

# 2026 Benefits Guide



**It's time to think about  
your future.**



# Table of Contents

<b>3</b>	New Hire Onboarding Checklist
<b>4</b>	How to Enroll & Eligibility
<b>5</b>	The Benefits We Offer
<b>6</b>	Benefit Highlights
<b>7</b>	Medical Benefits
<b>8</b>	Telemedicine
<b>9</b>	Medical Plans
<b>10</b>	Prescription Benefits
<b>11</b>	Health Savings Account (HSA)
<b>12</b>	Flexible Spending Accounts (FSAs)
<b>13</b>	Dental Benefits
<b>14</b>	Vision Benefits
<b>15</b>	Wellness Benefits
<b>16-17</b>	Additional Benefits
<b>18</b>	Voluntary Benefits
<b>18-19</b>	Critical Illness Insurance
<b>20</b>	Accident Insurance
<b>21</b>	Hospital Indemnity Insurance
<b>22</b>	Life and AD&D Insurance
<b>23</b>	Whole Life with LTC Insurance
<b>24</b>	Disability Insurance
<b>25</b>	Additional Benefits
<b>26</b>	Legal and ID Theft Protection
<b>27-29</b>	401(k) Plan
<b>30</b>	Contact Information



**Scan Here**

To visit the Employee Benefits & Enrollment Site.





# Now is the time to **focus** on you.

At HelloFresh, 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 worked hard to provide options for you to focus on your wellness.

## HelloFresh offers three (3) medical plans through Cigna:

- **Open Access Plus (OAP) Copay Plan with Health Reimbursement Account (HRA):** The Open Access Plus (OAP) Copay Plan includes a \$5,000 deductible and an employer-funded HRA. HelloFresh also covers 100% of the employee-only payroll contribution for this plan.
- **High Deductible Health Plan (HDHP) with Health Savings Account (HSA):** This plan has a \$3,400 deductible and allows you to contribute pre-tax dollars to an HSA, which you can use to pay for eligible health care expenses. After you meet the deductible, the plan pays a portion of covered services.
- **Open Access Plus (OAP) Traditional Copay Plan:** Has the lowest deductible, \$1,000, and copays for office visits and prescriptions, but has higher payroll contributions.

**HelloFresh offers many additional resources** with these medical plans, including: infertility and conception benefits, Omada's diabetes prevention program, Hinge Health virtual physical therapy, and wellness rewards. MDLive virtual care is covered at 100% under all medical plans.

## Employee-paid Vision Plan & Dental Plan Options:

HelloFresh offers base and buy-up dental plans, and the buy-up option includes adult orthodontia coverage.

**Income Protection Benefits:** HelloFresh provides eligible employees with company-paid Basic Term Life and Accidental Death & Dismemberment (AD&D) coverage, as well as Short-Term and Long-Term Disability coverage. Employees may also purchase additional Life Insurance for themselves, their spouse/domestic partner, and dependents, along with an optional buy-up Long-Term Disability plan.

**Voluntary Benefits:** Employees can purchase additional coverage to help with major medical and life events, including Critical Illness, Accident, Hospital Indemnity, and Whole Life with Long-Term Care Insurance, as well as ID Theft Protection and Legal Coverage.

## As you prepare to enroll in your benefits, here is a step-by-step list of actions you'll need to take to select the plans that are right for you and your family.

- ✓ Review your 2026 enrollment materials online at [MyHelloFreshBenefits.com](https://myhellofreshbenefits.com).
- ✓ Enroll online through Workday, or by phone, for 2026 benefits.
- ✓ Have dependents name, Social Security number, phone number, address, and relationship status information ready. You will be required to add your beneficiary information in Workday to complete the New Hire Enrollment form.
- ✓ Save your benefits confirmation for your records by printing, saving, or taking a screenshot/picture with your phone, as email confirmation will not be available.

# How To Enroll

We offer two different ways to enroll to give you the level of support that is best for you.



PHONE

**Phone:** Call HelloFresh Benefits and Payroll Connect at **1-877-431-7867** for assistance or to enroll. Translation services are available. Hours: Monday to Friday, 8 AM to 5 PM CST.



ONLINE

**Online:** Visit <https://wd103.myworkday.com/hellofresh/login.html> to register & log in and click on Let's Get Started from the New Hire Enrollment task in your inbox to complete your self-service enrollment. **You should save, take a picture, or screenshot your benefits confirmation for your records.**

Note: To complete your new hire enrollment submission, you will be required to add a beneficiary for all employee Basic and Voluntary Life and AD&D Insurance plans.

## Don't forget to designate your beneficiary on your HelloFresh 401(k) Retirement Plan.

It's important that the savings you accumulate go to the individual(s) you desire.

Sign up today by visiting [enroll.voya.com](https://enroll.voya.com) or call **1-888-311-9487**. Use Plan #: **551637** and Verification #: **55163799** to enroll. You can enroll or make changes in the 401(k) Plan at any time throughout the year, once you meet the eligibility requirements.

Once enrolled, log in to [voyaretirementplans.com](https://voyaretirementplans.com) to designate your beneficiary and protect the people who matter most to you. 401(k) Plan election(s) changes can be made by accessing your account at [VoyaRetirementPlans.com](https://VoyaRetirementPlans.com) or by using the Voya Retire app.

## Who is Eligible?

Regular full-time eligible employees can enroll in benefits starting on their date of hire. You have 31 days to complete enrollment, and your coverage will be retroactive to your first day of employment. See your Summary Plan Description (SPD) for more details on eligibility and enrollment.

**Eligible dependents** include your legal spouse or domestic partner, as well as your children from birth to age 26. This includes your biological children, legally adopted children, stepchildren, your domestic partner's children, and any unmarried dependent children of any age who are mentally or physically disabled and dependent on you for support. Documentation is required.

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

## When Can I Enroll?

You must enroll within 31 days of your start date. This is the one time each year when you can make changes to your benefits, unless you experience a qualifying life event. Changes due to a qualifying event must be completed in Workday with supporting required documentation (e.g., birth certificate, marriage certificate, etc.) within 31 days of the event.



## The Benefits We Offer

HelloFresh provides a full range of coverage that protects you financially and helps you build a secure future. We pay for all or a portion of the cost of many of these benefits.

### Health & Wellbeing

- Medical and Prescription Plans
- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Health Savings Account
- Dental Insurance
- Vision Insurance
- Flexible Spending Accounts
- Wellness Program

### Income Security

- Basic Life and AD&D Insurance
- Supplemental Life and AD&D Insurance
- Short-Term Disability Insurance
- Long-Term Disability Insurance
- Buy-up Long-Term Disability
- Whole Life with Long-Term Care

### Retirement & Lifestyle

- Employee Assistance Program
- 401(k) Retirement Savings Plan
- Commuter Transit Spending Account
- Parking Spending Account
- Legal Insurance
- ID Theft Protection
- Travel Assistance
- Medical Bill Saver

## Learn more about the OAP Copay Plan with Health Reimbursement Account (HRA):

### What is a Health Reimbursement Account (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. 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.

### Which is Better for You?

OAP Copay Plan with Health Reimbursement Account (HRA)	OAP Traditional Copay Plan	High Deductible Health Plan (HDHP) with Health Savings Account (HSA)
Highest deductible (\$5,000), but your employer gives you an 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.



# 2026 Benefit Highlights

Benefit Type	Carrier	Employee Elected	HelloFresh Provided
Medical/Prescription (Rx)	Cigna	X	
Dental	Cigna	X	
Health Savings Account (HSA)	HSA Bank/Cigna	X	
Vision	EyeMed	X	
Health Care Flexible Spending Account (FSA)	Flores	X	
Dependent Care Flexible Spending Account (FSA)	Flores	X	
Commuter Transit Spending Account	Flores	X	
Commuter Parking Spending Account	Flores	X	
Voluntary Accident, Critical Illness and Hospital Indemnity	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	
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
Whole Life with Long-Term Care	Allstate	X	
Premier Plus ID Theft Protection	Norton LifeLock	X	
Legal Insurance	MetLife	X	

## Visit Online for More Information.

[MyHelloFreshBenefits.com](https://MyHelloFreshBenefits.com) is your year-round, one-stop resource for all benefits, including a benefits guide, carrier flyers, videos and more! Access it on a computer, tablet, or mobile device—no account required. Use the drop-down menu in the upper left corner to select your preferred language.



### Did You Know?

Health care debt currently affects **1 in 3** individuals. Learn how supplemental benefits can help cover your out-of-pocket financial exposure.

Commonwealth Fund, 2023 Health Care Affordability Survey, 2023

# Medical Benefits

Health care needs are different for everyone. Our medical plan offers multiple options so you can choose the best-suited plan to fit your needs and budget.

We offer three medical options that offer comprehensive health care benefits.

**OAP COPAY PLAN WITH HEALTH REIMBURSEMENT ACCOUNT (HRA)**

**HIGH DEDUCTIBLE HEALTH PLAN (HDHP) WITH HEALTH SAVINGS ACCOUNT (HSA)**

**OPEN ACCESS PLUS (OAP) TRADITIONAL COPAY PLAN**

Each option gives you access to the same network of high quality medical providers. The difference is that each option carries different employee payroll contributions and out-of-pocket costs. With the High Deductible Health Plan (HDHP), you are eligible to open a Health Savings Account (HSA).

## What's the Right Plan for You?

Balance your premium cost with what you expect to spend for medical and pharmacy services throughout the year. If you want to spend less in premium, you may spend more at the time of service before you hit your deductible. If you want to spend less at the time of service and have more predictable copay payments, you will pay more in premium cost.

### OAP COPAY PLAN WITH HRA

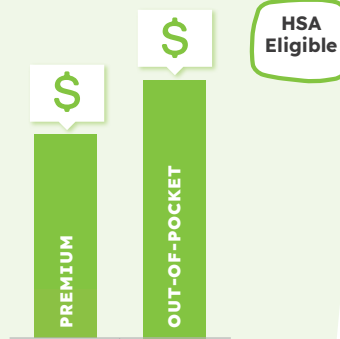


This plan has high deductibles with a Health Reimbursement Account.

#### BEST IF YOU ARE...

This plan is a great fit if you want to minimize your out-of-pocket costs by using your Health Reimbursement Account (HRA) to cover eligible medical expenses. You appreciate having an account that helps pay for your care and prefer a health plan that supports you in managing costs efficiently.

### HDHP WITH HSA

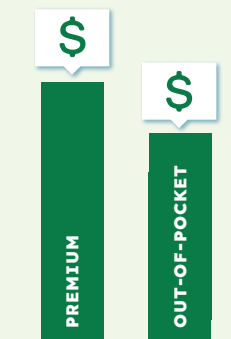


This plan helps save money up front with the lowest premium but has higher out-of-pocket costs.

#### BEST IF YOU ARE...

healthy, active, and rarely expect to use medical care, allowing you to maximize the premium savings.

### OAP TRADITIONAL COPAY PLAN



This plan has the highest premium but the lowest out-of-pocket costs.

#### BEST IF YOU ARE...

This plan is ideal if you value a balanced approach to health coverage. You prefer lower annual deductibles and like the simplicity of paying for care only when you actually need it, rather than paying high upfront costs.

# Choosing Coverage with Care

## What's Your Best Fit?

### TYPICAL FAMILY WITH SOME RISK

**Medical Status:** High blood pressure diagnosis, history of breast cancer, risky sports activities

**Financial Risk Factor:** Health conditions and risky sports activities could lead to high medical costs



Due to the parents' health conditions and the children's chance of sports-related injuries, this family is looking for a medical plan with lower out-of-pocket costs. They choose family coverage in the **OAP Traditional Copay Plan**.



They open a **Health Care Flexible Spending Account** which helps them put aside money through payroll deductions for deductibles and prescriptions and lowers their taxable income.



They elect **Accident Insurance** to help offset the cost of potential injuries due to their children's active lifestyle. And they enroll in **Critical Illness Insurance** due to their family history of cardiovascular disease and breast cancer in remission. Both plans offer a health screening benefit for completing covered wellness exams to help cover the cost of employee payroll premiums.



Each year during Open Enrollment, they review their **Life Insurance** needs and update their beneficiary information. They also enroll in the **Legal Plan** to receive assistance updating their living will.

For more information on the benefits outlined in this scenario see pages 5-7 (Medical Plans), page 12 (Health Care Flexible Spending Account), pages 18-19 (Critical Illness Insurance), page 22 (Life Insurance), and page 26 (Legal).

## Telemedicine

When you need medical advice, but don't have the time or want the cost associated with a trip to the doctor's office, video visits are available through MDLive. These can be done in just minutes with no travel time. It's quick, convenient, and saves you money. Doctors are available to treat many common medical conditions at times that are convenient for you.

### MDLive Virtual Care

- Routine care
- Cold, flu, and sinus infections
- Nausea and vomiting
- Asthma, allergies, and rashes
- Urinary tract infections
- Headaches and migraines
- Hair, skin, and nail conditions
- Stress and anxiety
- Trauma and grief counseling
- Insomnia, depression, and mood swings

MDLive care is covered at 100% under all medical plans.

To learn more or make an appointment, visit **MyCigna.com** and select *Talk to a Doctor* or call **1-888-726-3171**.



### Terms to Know

Scan here for a list of medical terms.

# Medical Plans

Medical and prescription benefits are an essential part of your overall health and wellness. With our comprehensive medical plans, you will have access to a network of doctors and specialists to help you manage your health.

Benefit	OAP Copay Plan w/HRA: \$5,000 Deductible	HDHP w/HSA: \$3,400 Deductible	OAP Traditional Copay Plan: \$1,000 Deductible
	In-Network	In-Network	In-Network
<b>Annual/Calendar Year Deductible*</b> (Individual/Family)	\$5,000/\$10,000	\$3,400/\$6,800	\$1,000/\$2,000
<b>Out-of-Pocket Maximum</b> (Individual/Family)	\$6,000/\$12,000	\$6,000/\$12,000	\$5,000/\$10,000
<b>Coinsurance (You Pay)</b>	40%	20%	30%
<b>Physician Services</b>			
Doctor's Office Visit	\$50 copay	20% coinsurance after deductible	\$35 copay
Specialist Office Visit	\$100 copay	20% coinsurance after deductible	\$60 copay
Preventive Care*	Covered at 100%	Covered at 100%	Covered at 100%
<b>Lab &amp; X-Ray Services</b>	40% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible
<b>Hospital Services</b>			
Inpatient	40% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible
Outpatient			
<b>Emergency Care</b>	\$500 copay; waived if admitted	\$500 copay after deductible is met; waived if admitted	\$500 copay; waived if admitted
<b>Pregnancy &amp; Maternity Care (Prenatal)</b>	Covered at 100%	20% coinsurance after deductible	Covered at 100%

NOTE: The information above is a summary of coverage. Out-of-Network Benefits are available to you, but you will pay more. Please refer to your SPD for additional plan details.

\*Not all preventive care services are covered. For example, immunizations for travel are generally not covered. Please see plan materials for complete list of covered preventive care services.

## Bi-Weekly Payroll Contributions (26 contributions per year)

Coverage	OAP Copay Plan w/HRA: \$5,000 Deductible	HDHP w/HSA: \$3,400 Deductible	OAP Traditional Copay Plan: \$1,000 Deductible
Employee	\$0.00	\$21.57	\$54.01
Employee + Spouse or Domestic Partner	\$85.80	\$93.54	\$158.42
Employee + Child(ren)	\$64.31	\$71.23	\$129.62
Family	\$159.25	\$172.72	\$270.04

NOTE: Your medical plan options must offer certain preventive care benefits to you in-network without cost sharing and these preventive care benefits generally are updated annually. Under the Affordable Care Act, the medical plans generally may use reasonable medical management techniques to determine frequency, method, treatment or setting for a recommended preventive care service. Review the Summary Plan Description (SPD) for a list of preventive care services.

# Prescription Benefits

Prescription benefits are included in your medical coverage, you will have coverage for prescription drugs, including both generic and brand name medications.

Prescription Drugs (In-Network Only, Out-of-Network Not Covered)	OAP Copay Plan w/HRA: \$5,000 Deductible	HDHP w/HSA: \$3,400 Deductible	OAP Traditional Copay Plan: \$1,000 Deductible
<b>Retail (30-Day Supply)</b>			
Generic	\$20	\$10 after deductible	\$15
Preferred Brand	\$50	\$30 after deductible	\$40
Non-preferred Brand	\$120	\$50 after deductible	\$100
<b>Mail Order (90-Day Supply)</b>			
Generic	\$50	\$25 after deductible	\$37.50
Preferred Brand	\$125	\$75 after deductible	\$100
Non-preferred Brand	\$300	\$125 after deductible	\$250

## Pharmacy

- Medical plan participants can log in to **MyCigna.com** to find in-network pharmacies that are part of your plan.
- Find out if your medications are covered and which tier they are in. Lower-cost brand-name drugs and generics are usually in Generic and Preferred Brand tiers. You will save the most money when you use Generic drugs.
- If you choose to fill a 90-day supply of your drugs, you can use select in-network retail pharmacies that are approved to fill 90-day prescriptions. Log in to **MyCigna.com** and click on “Find Care & Costs” to find a pharmacy near you.
- If you take medicines regularly or need them on a long-term basis, you can save time with home delivery. You can also receive a 90-day supply of your drugs delivered to your door with home delivery. Maintenance medicines can vary in amounts. Log in to **MyCigna.com** to sign up.
- Generic contraceptives and diaphragms are covered and available at no additional cost.
- If you have a complex health condition that requires specialty drugs for your treatment, contact Cigna at **1-877-501-7990**.

## Controlling Health Care Costs

The rising cost of health insurance is a concern for all of us. Keeping costs to a minimum contributes to lower premiums in future years. Here are tips on how you can help lower the cost of health insurance:



**Use network providers.** You will generally receive higher coverage if you use providers who participate in the network.



**Request generic rather than brand name prescription drugs.** Generic medications, while just as effective, are considerably less expensive.



**Consider seeing your family physician rather than a specialist.** Family physicians can often provide the same level of care for a variety of illnesses and conditions. Utilize virtual care from MDLive to reduce out-of-pocket expenses.



**Exercise and maintain a proper diet.** The healthier you are the less vulnerable you are to disease, reducing doctor’s visits and prescription medicines.

If we become more aware consumers, we can each do our part to lower the cost of health care!



# Health Savings Account (HSA)

Save for future medical costs and reduce your tax bill with this special savings account available to HDHP plan participants.

- Health care expenses can become your largest household cost over time. A Health Savings Account (HSA) helps you save for future medical expenses and has tax benefits.
- You can contribute money to your HSA and use it for qualified health care costs at any time.
- Unused HSA funds roll over year to year and remain yours, even if you leave your employer.
- Set up or change HSA payroll contributions anytime via Workday.
- You'll get a debit card from HSA Bank to access your funds. Contributions are deducted from your paycheck and deposited into your HSA Bank account.
- Your account earns interest; once it reaches \$1,000, you can invest in mutual funds with no investment account fee. There is a \$1.25 monthly fee for paper statements; online statements are free.

Eligibility to contribute requires:

- Enrollment in a high deductible health plan (HDHP)
- Not being enrolled in Medicare or TRICARE
- No other non-HDHP coverage
- Not being claimed as a dependent on someone else's tax return
- Not covered by a general-purpose health FSA or HRA

You can manage statement preferences on [MyCigna.com](https://www.mycigna.com) after opening your account.



## HSAs Deliver Triple Tax Advantages:

1. You don't pay federal income tax on the money you contribute.
2. You don't pay taxes on the interest you earn in your account.
3. You don't pay taxes when you use the money to pay for qualified medical services.

How much can you contribute?	2026 Annual IRS Contribution Limit*	2026 Annual IRS Contribution Limit if 55+*
<b>Individual Coverage</b>	\$4,400	\$5,400
<b>Family Coverage</b>	\$8,750	\$9,750

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

NOTE: Amounts change yearly per IRS guidelines.

# Flexible Spending Accounts (FSAs)

Reduce your federal tax bill while putting aside money for health and dependent care needs.

Flexible Spending Accounts allow you to put aside money for eligible expenses and help you reduce your income taxes at the same time. HelloFresh offers two types of accounts – a Health Care FSA and a Dependent Care FSA.

## How Flexible Spending Accounts Work

1. Each year you decide how much to set aside for your Health Care FSA expenses. Your full contribution amount will be available for use on your benefit effective date.
2. Your contributions are then deducted from your paycheck on a pre-tax basis in equal installments throughout the calendar year for use on qualified expenses.
3. You can use your Health Care FSA debit card to pay for eligible expenses at the point of sale, or you can pay out-of-pocket and submit a claim form for reimbursement.
4. A Dependent Care FSA allows you to set aside pre-tax money to pay for eligible dependent care expenses, such as daycare, preschool, before/after school programs, and summer day camps. Used for children under age 13 or dependents who are physically or mentally unable to care for themselves.

2026 Annual Maximum Contribution	
Health Care Flexible Spending Account	\$3,400
Dependent Care Flexible Spending Account	\$7,500 (\$3,750 if married and filing separate tax returns)

NOTE: Limits may vary for highly compensated employees.

### Please note that these accounts are separate.

You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa.

\*If you are enrolled in a medical plan that offers an HSA, you are not eligible for the Health Care FSA.

## Use It or Lose It!

Be sure to calculate your FSA contributions carefully. The Health Care FSA has limited roll-over to the next year and the Dependent Care has a runout period (March 15, 2026), after which any unused funds are forfeited. You will have to actively re-enroll on a yearly basis; you are not automatically re-enrolled.



### Health Care FSA\*

Deductibles, copays, prescription drugs, medical equipment, etc.\*



### Dependent Care FSA

Nannies, daycare, day camp, home nursing care, etc.

## Items You Might Not Realize are Health Care FSA Eligible:

- Sunscreen
- Heating and cooling pads
- First aid kits
- Shoe inserts
- Travel pillows
- Motion sickness bands

Scan here for a list of FSA covered expenses.



SCAN ME!

# Dental Benefits

Your dental health is an important part of your overall wellness. The following dental insurance options are offered through Cigna. Although you can choose any dental provider, you can save by using a dentist in **Cigna's Total DPPO Network**. To check if your dentist is in-network, use the provider directory on [MyCigna.com](https://www.mycigna.com).



Benefit	Base Plan (In-Network*)	Buy-Up Plan (In-Network*)
Annual/Calendar Year Deductible (Individual/Family)	\$75/\$225	\$50/\$150
Annual/Calendar Year Maximum	\$1,000	\$2,000
Preventive Services	Covered at 100%	Covered at 100%
Basic Services	You pay 20%	You pay 10%
Major Services	You pay 50%	You pay 40%
Orthodontia Lifetime Maximum	\$1,000 (child(ren) only, up to age 19)	\$2,000 maximum (child(ren) and adults)
Orthodontia	You pay 50%	

Bi-Weekly Dental Payroll Contributions (26 contributions per year)		
Coverage	Base Plan	Buy-Up Plan
Employee	\$6.01	\$8.79
Employee + Spouse or Domestic Partner	\$11.69	\$17.09
Employee + Child(ren)	\$11.91	\$17.41
Family	\$18.13	\$26.52

\*Out-of-Network dental benefits are available to you, but you will pay more. Please refer to your SPD for details.

## Getting the Most Out of Your Dental Benefits

Your dental plan offers more than just cleanings—it can help you save money, stay healthy, and plan ahead for more complex treatments. Below are helpful tips and resources to ensure you're getting the most out of your benefits.

- ✓ Regular check-ups and professional cleanings can help detect problems early and prevent more serious issues. If you are pregnant, speak with your dentist so they can help you plan additional care during your pregnancy.
- ✓ If your estimated expenses are \$200 or more, ask your dentist to contact Cigna for a pretreatment review of the covered amount for the suggested treatment plan.
- ✓ Cigna's Dental Oral Health Integration Program offers enhanced dental coverage for members with certain medical conditions. Members may receive coinsurance reimbursement for eligible dental services and guidance on behavioral issues related to oral health. Reimbursements under this program are not subject to the annual deductible but will be applied to the plan annual maximum. For more information and a complete list of terms and eligible conditions, go to [MyCigna.com](https://www.mycigna.com) or call customer service 24/7 at **1-877-501-7990**.
- ✓ The American Academy of Pediatric Dentistry (AAPD) recommends that infants see the dentist for their first dental exam within 6 months of getting his/her first tooth or by their first birthday. After the initial dental visit, regular visits, based on the child's oral health needs, are recommended.
- ✓ Don't forget you can use your HSA or FSA funds to cover out-of-pocket dental costs such as deductible, coinsurance, orthodontia and amounts exceeding the annual maximum.
- ✓ If you need dental care and are unable to reach your regular provider, you now have the option to consult with a dentist through a video call. Cigna Healthcare Dental Virtual Care is available 24 hours a day, seven days a week. Login to your [MyCigna.com](https://www.mycigna.com) account and follow the prompts to the virtual care portal.

# Vision Benefits

HelloFresh offers vision coverage through EyeMed. Benefits include eye exams, affordable options for prescription glasses or contacts, and discounts for laser vision correction.

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

Benefit	Frequency	In-Network*
Exam	Every 12 months	\$15 copay
Lenses	Every 12 months	Covered in full after \$25 copay
Frames	Every 24 months	\$0 copay; 20% of balance over \$130 allowance
<b>Contact Lenses Instead of Glasses</b>		
Conventional	Every 12 months	\$0 copay; 15% of balance over \$130 allowance
Disposable	Every 12 months	\$0 copay; 100% of balance over \$130 allowance
Medically Necessary	Every 12 months	\$0 copay; paid-in-full

\*Out-of-Network vision benefits are available to you, but you will pay more. Please refer to your SPD for details.

Bi-Weekly Vision Payroll Contributions (26 contributions per year)	
Employee	\$1.74
Employee + Spouse or Domestic Partner	\$3.31
Employee + Child(ren)	\$3.49
Family	\$5.13



## 5 Tips for a Lifetime of Healthy Vision

- 1. Schedule yearly eye exams.** Visiting your eye doctor regularly helps you see your best, protect your sight, and even detect serious health conditions such as diabetes.
- 2. Protect your eyes against UV rays.** No matter what the season, it is important to wear sunglasses. When selecting and purchasing sunglasses, be sure to confirm they offer 100% UVA/UVB protection.
- 3. Give your eyes a break from digital devices.** Digital screens emit a specific type of blue and violet light which can negatively impact eye health and cause digital eye strain.
- 4. Quit Smoking.** Smoking increases your risk of developing macular degeneration, optic nerve damage, and cataracts.
- 5. Practice safe wear and care of contact lenses.** Keep them clean and follow the recommendations for use and wear.



## Wellness Benefits

Achieving your health goals is a journey and to help you, HelloFresh provides multiple programs and incentives to support your overall wellbeing with a focus on preventive care. The purpose of preventive care is maintaining wellness and good health before you feel sick or notice any symptoms and is designed to prevent or delay the onset of illness and disease. The Center for Disease Control (CDC) asserts that treatment for chronic diseases works best when they are detected early. Preventive care is important because it alerts you to obtain prompt treatment when necessary, and it can also help reduce your overall medical expenses.

Preventive only care visits are covered at no cost to you when you seek care with an in-network health care provider if you are enrolled in a HelloFresh medical plan.

Wellness rewards are for employees and spouse/ domestic partners enrolled in one of our medical plans.

### Cigna Perks & Programs

With Cigna Perks & Programs, you can receive discounts on products and services that support your health and wellbeing. Get discounts on the health products and programs you use every day for: fitness memberships, lasik surgery, hearing aids, virtual workouts and more.

Register and log into [MyCigna.com](https://www.mycigna.com) and navigate, to Wellness > Earn Rewards. Have your Social Security number ready to register.

Wellness Rewards		
<b>Health Assessment</b>	Health Assessment Completion	\$50
<b>Biometric Screening</b>	Complete Biometric Screening	\$100
<b>Preventive Care Goals*</b>	Annual Physical (including MDLIVE virtual wellness screening or OB/GYN Well Woman Visit)	\$100
	Colon Cancer Screening	\$100
	Prostate Cancer Screening	\$100
	Cervical Cancer Screening	\$100
	Routine Mammogram	\$100
<b>Omada – Diabetes Prevention Program</b>	Digital Coaching - Complete 9 lessons or lose 5% weight in a 26 week period (once per lifetime)	\$50
<b>Healthy Pregnancies, Healthy Babies (HPHB)</b>	Enroll in First Trimester	\$150
	Enroll in Second Trimester	\$75

Instructions on viewing and redeeming rewards for Cigna’s wellbeing and preventive care programs are available on [MyHelloFreshBenefits.com](https://www.myhellofreshbenefits.com) under the Wellbeing tab.

\*There is a \$200 cap on preventive care and a \$600 cap on all rewards.

# Additional Medical Benefits

## 24/7 Health Information Line

Call Cigna any time day or night to speak with a trained nurse, who can:

- Answer questions about health concerns.
- Help you decide where to go for care when your doctor, dentist, or eye doctor isn't available.
- Help you find providers and specialists in your area.
- Remind you about scheduling important screenings and exams, including dental checkups.

## Cigna One Guide

Your Cigna One Guide team can help you 24/7:

- Understand how your plan works.
- Get answers to all your health plan questions.
- Find in-network providers.
- Get cost estimates to avoid surprises.
- Connect with health coaches for one-on-one support.

Call **1-877-501-7990** or click-to-chat with your 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. Log in anytime, anywhere to:

- View medical claims, access your ID card, and receive important details about your health plan benefits.
- Track your health care spending and find doctors and facilities in your plan's network.
- Check what your plan covers and how much you might pay.
- Access your HSA balance (if you have one).
- Listen to hundreds of podcasts in English and Spanish to help you stay informed about your health.

Download the myCigna App from the App Store or Google Play Store.

## Behavioral Health Resources

Your Cigna plan includes a wide national network of licensed therapists, psychiatrists, nurse practitioners and behavioral health specialists. Providers can diagnose, treat and prescribe medications for many common mental health conditions such as anxiety, depression and burnout during non-emergency situations.

To find a provider or to connect to virtual behavioral care, visit **MyCigna.com**.

## 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. These trained nurses can help you understand a diagnosis, evaluate providers and treatment options, and provide one-on-one emotional and social support.

Cigna may reach out to you if your lifestyle and/or family history put you at risk for developing cancer, and will share cancer prevention education and information.

This service is provided as part of your Cigna medical plan at no additional cost.

## Omada Diabetes Program

A personalized program with one-on-one coaching, specialist support and smart devices to help you lose weight, manage diabetes, and lower blood pressure.

If you or your covered adult dependents are enrolled in one of the Cigna medical plans, and are at risk for type 2 diabetes or heart disease or are living with diabetes or high blood pressure, and are accepted into the program, you'll receive the program at **no additional cost**.

When you enroll in Omada's Digital Coaching program and complete nine lessons or lose 5% weight in a 26-week period, you will be eligible for a \$50 wellness incentive.

Visit **OmadaHealth.com/HelloFresh** for more information and to check if you are eligible.



## Family Planning

Whether you're trying to have a baby now or hope to someday, the Cigna Healthy Pregnancies, Healthy Babies program is here to help. For more information and to enroll in the program, log into [MyCigna.com](https://www.mycigna.com) or call **1-877-501-7990**.

### Preconception Support

- Receive 24/7 planning and infertility support.
- Get help finding local fertility resources and available benefits.

### Pregnancy Support

- Pregnancy coaches with nursing experience are available by phone 24/7 to help you with questions from morning sickness to maternity benefits.
- Coaches will support you throughout your pregnancy, helping to keep you and your baby healthy and manage any health risks you might have.

### What You'll Receive:

- Unlimited coaching calls.
- When you enroll in Cigna Healthy Pregnancies, Healthy Babies and complete the program, including your postpartum check-in, you'll be eligible to receive \$150 when enrolled in the first trimester or \$75 if enrolled in the second trimester.
- A breast pump through Cigna at no additional cost, once you reach your 28th week of pregnancy.

## Fertility and Family Planning Support

It is important to HelloFresh that our benefits program creates a more inclusive path to parenthood. For employees enrolled in a Cigna medical plan, HelloFresh offers medically necessary infertility treatments with a \$70,000 lifetime maximum and a conception benefit with a \$10,000 lifetime maximum for those who do not have a diagnosis of infertility.

## 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. To help you manage the treatment of muscle and joint problems, you can enroll in **free** virtual physical therapy through Hinge Health on any HelloFresh Cigna medical plan. Contact Hinge Health at **1-855-902-2777** or [Hinge.Health/HelloFresh](https://Hinge.Health/HelloFresh) to enroll.

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.

With Hinge Health:

- Be matched with a licensed professional physical therapist to receive an evaluation and personalized treatment plan.
- **Live virtual consultation and instruction** will show you how to use sensors and monitors that provide real-time feedback to correct your form as you do prescribed exercises.
- Your physical therapist will review your progress and make adjustments to your program as needed.
- Watch educational videos, chat regularly with your physical therapist, and apply behavioral therapy strategies to help train your brain as you work your body.

### 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. The program is available to members with musculoskeletal conditions and coordinates with the Hinge Health virtual therapy offering.

To learn more, log into [MyCigna.com](https://www.mycigna.com) or call **1-877-501-7990**.

# Voluntary Benefits

Medical insurance does not prevent all of the financial strain of a major illness or injury. Many families don't have enough in their savings to cover the deductible and coinsurance of a major medical event. Supplemental health benefits can help cover this out-of-pocket financial exposure for a reasonable cost. Have you ever known someone who was diagnosed with a critical illness, experienced an accident, or was hospitalized? Events like these happen unexpectedly. Don't go another day unprotected. Enroll in Critical Illness Insurance, Accident Insurance, and Hospital Indemnity Insurance and be prepared for whatever tomorrow brings.\*

The benefits are paid directly to you, allowing you to use the funds however you choose. You receive the full benefit even if you have other insurance.

**Please note: These plans are not replacements for medical insurance.**

## Critical Illness Insurance

You can protect yourself from the unexpected costs of a serious illness.

Even the most generous medical plan does not cover all of the expenses of a serious medical condition like a heart attack or cancer. Critical Illness Insurance 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. You can elect \$10,000 to \$40,000 in coverage in \$10,000 increments.

### Plan Features

- ✔ **Guaranteed Acceptance:** There are no health questions or physical exams required.
- ✔ **Family Coverage:** You can elect to cover your spouse, but children are automatically covered with EE election.†
- ✔ **Portable Coverage:** You can take your policy with you if you change jobs or retire.

\*The policies/certificates of coverage have exclusions and limitations which may affect any benefits payable. The policies/certificates of coverage or their provisions, as well as covered illnesses, may vary or be unavailable in some states for supplemental medical benefits.

†If you elect coverage for your dependent children, you must provide notification to HelloFresh Benefits and Payroll Connect when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child.

If you elect coverage for your spouse, you must provide notification to HelloFresh Benefits and Payroll Connect if your spouse no longer meets the definition of a spouse.

This plan is not a replacement for medical insurance.



### Did You Know?

U.S. health care spending averaged **\$14,570** per person in 2023.

Centers for Medicare & Medicaid Services,  
National Health Expenditure  
Fact Sheet, 2024

## How Critical Illness Insurance Works

When Sam had a stroke, he was grateful his doctors were able to stabilize his condition, but he learned there was some permanent damage to his vision requiring additional medical care. He began to see his out-of-pocket costs add up quickly. The good news is he received a lump-sum payment of \$10,000 to help cover these expenses from the Critical Illness coverage he elected during Open Enrollment.



# Critical Illness Insurance

## Covered illnesses include\* but are not limited to:

\*A complete list can be found on the Critical Illness flyer.

- Heart Attack
- Stroke
- Coronary Artery Bypass Surgery\*\*
- Major Organ Failure
- End Stage Renal (Kidney) Failure
- Cancer

\*\*The coverage pays 100% of the face amount of the policy once per lifetime for coronary artery bypass surgery.

## Critical Illness Insurance Bi-Weekly Payroll Contributions

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 up to 50% of the employee coverage amount.

Bi-Weekly Payroll Contributions - Critical Illness (26 per year)	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
35-39	\$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



### Health Screening Benefit

Employees and their covered dependents on this plan are eligible for a \$50 Be Well incentive each calendar year upon completion of a qualifying health screening, such as a physical exam, total cholesterol blood test, mammogram, lipid panel and more.

# Accident Insurance

Major injuries are painful. But the financial impact of the medical treatment doesn't have to be.

Accident Insurance pays benefits directly to you if you suffer a covered injury such as a fracture, burn, ligament damage, or concussion. Benefits are paid even if you have other coverage.

The benefit amount is calculated based on the type of injury, its severity, and the medical services required in treatment and recovery. 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



## Plan Features

- ✓ **Guaranteed Acceptance:** There are no health questions or physical exams required.
- ✓ **Family Coverage:** You can elect to cover your spouse and children.\*
- ✓ **24/7 Coverage:** Benefits are paid for accidents that happen on and off the job.
- ✓ **Portable Coverage:** You can take your policy with you if you change jobs or retire.

## Health Screening Benefit

Employees and their covered dependents on this plan are eligible for a \$50 Be Well incentive each calendar year upon completion of a qualifying health screening, such as a physical exam, total cholesterol blood test, mammogram, lipid panel and more.

## How Accident Insurance Works

Pat loves working in the backyard garden on the weekends. One day while carrying some supplies, they trip and sprain their ankle and break their big toe!

The accident requires not only a trip to the emergency room, but also physician follow-up visits, and physical therapy treatments. Fortunately, Pat has Accident Insurance which helps cover the out-of-pocket medical costs, including the deductible and coinsurance.

## How Pat's Accident Benefit Was Calculated:

Medical Service	High Plan Benefit Example
Emergency Room	\$ 200
Fracture Benefit	\$ 400
Physician Follow-Up Visits (2)	\$ 200 (\$100 per visit)
Physical Therapy Visits (6)	\$ 450 (\$75 per visit)

*See the plan details for the benefit schedule for the plan offered to you.*

**Total Sample Benefit \$1,250**

Bi-Weekly Payroll Contributions - Accident Insurance (26 per year)	Low	High
Employee	\$3.18	\$4.10
Employee + Spouse or Domestic Partner	\$5.79	\$7.42
Employee + Child(ren)	\$7.13	\$9.28
Family	\$9.74	\$12.59

Please note: This plan is not a replacement for medical insurance.

\*If you elect coverage for your dependent children, you must provide notification to HelloFresh Benefits and Payroll Connect when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child. If you elect coverage for your spouse, you must provide notification to HelloFresh Benefits and Payroll Connect if your spouse no longer meets the definition of a spouse.

# Hospital Indemnity Insurance

Receive payments to help cover the cost of a hospital stay.

If you are admitted into a hospital, it doesn't take long for the 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 childbirth. Benefits are paid even if you have other coverage.

You receive a benefit as soon as you are admitted and then an additional benefit based on the number of days you are confined to the hospital.

- ✔ **Guaranteed Acceptance:** There are no health questions or physical exams required.
- ✔ **Family Coverage:** You can elect to cover your spouse and children.\*
- ✔ **Payroll Deduction:** Premiums are paid through convenient payroll deductions.
- ✔ **Portable Coverage:** You can take your policy with you if you change jobs or retire.

## How Hospital Indemnity Insurance Works

Taylor is injured in a car accident and is in the hospital for four days. They are then moved to a rehabilitation unit for three additional days. Taylor has Hospital Indemnity Insurance. They receive a benefit for being admitted into the hospital and a benefit for each day of their inpatient and rehab stays.

### How Taylor's Hospital Indemnity Benefit Was Calculated:

Medical Service	High Plan Benefit Example	Total
Hospital Admission	\$1,000 per admission	\$1,000
Hospital Confinement	\$45 per day (4 days)	\$180

**Total Sample Benefit** **\$1,180**

Bi-Weekly Payroll Contributions - Hospital Indemnity (26 per year)	Low	High
Employee	\$3.29	\$6.01
Employee + Spouse or Domestic Partner	\$6.52	\$11.91
Employee + Child(ren)	\$4.46	\$8.13
Family	\$7.69	\$14.04

See the plan details for the benefit schedule for the plan offered to you.

Please note: This plan is not a replacement for medical insurance.

\*If you elect coverage for your dependent children, you must provide notification to HelloFresh Benefits and Payroll Connect when all of your dependent children exceed the dependent child age limit or no longer otherwise meet the definition of a dependent child. If you elect coverage for your spouse, you must provide notification to HelloFresh Benefits and Payroll Connect if your spouse no longer meets the definition of a spouse.

# Life and Accidental Death & Dismemberment Insurance

Always be there financially for your loved ones.

Your family depends on your income for a comfortable lifestyle and for the resources necessary to make their dreams a reality. Life Insurance ensures your family's future is financially secure if you're no longer there to provide for them. HelloFresh provides Basic Term Life Insurance and offers additional options to give you the ability to assemble a complete Life Insurance portfolio.

## Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance

HelloFresh provides Basic Term Life and AD&D coverage at no cost to you and enrollment is automatic.

<b>Basic Term Life*</b>	The benefit is equal to 1X your base annual earnings up to a maximum of \$500,000.**
<b>Accidental Death and Dismemberment</b>	If you are seriously injured or lose your life in an accident, you will be eligible for 1X your base annual earnings up to a maximum of \$500,000.**

\*Evidence of Insurability (EOI) is not required for Basic Life and AD&D coverage.  
\*\*Annual earnings are rounded to the next higher \$1,000.

## Voluntary Life and AD&D Insurance

You may also choose to purchase Voluntary Life Insurance coverage in addition to the company-paid benefit. You pay the total cost of this benefit through convenient payroll deductions. You must enroll in coverage for yourself in order to cover your spouse, domestic partner, or eligible children.

<b>Employee</b>	Amounts in \$10,000 increments are available up to a maximum of 6X annual earnings or \$500,000, whichever is less. You can elect up to \$150,000 in coverage, with guaranteed issue, without EOI.
<b>Spouse</b>	Amounts in \$5,000 increments are available up to a maximum of 100% of employee life or \$250,000, whichever is less. You can elect up to \$25,000 in coverage, guaranteed issue, without EOI.
<b>Child(ren)</b>	Live Birth to 14 Days: \$1,000. 14 Days to 6 Months: \$2,000. 6 Months to 19 Years (or 26 if full-time student): Amounts in \$2,000 increments are available up to a maximum of \$10,000.

<b>Bi-Weekly Payroll Contributions - Supplemental Life (26 per year)</b> Supplemental AD&D rate - \$0.016 per \$1,000 of benefit	<b>Employee</b>	<b>Spouse</b>
<b>Age</b>	<b>Rate per \$1,000</b>	<b>Rate per \$1,000</b> (based on employee age)
15-24	\$0.023	\$0.023
25-29	\$0.028	\$0.028
30-34	\$0.037	\$0.037
35-39	\$0.042	\$0.042
40-44	\$0.046	\$0.046
45-49	\$0.069	\$0.069
50-54	\$0.106	\$0.106
55-59	\$0.198	\$0.198
60-64	\$0.303	\$0.303
65-69	\$0.583	\$0.583
70 or older	\$0.946	\$0.946



### Did You Know?

60% of us will need assistance with things like getting dressed or making meals at some point in our lives.

*The U.S. Department of Health & Human Services 2022*

# Whole Life Insurance with Long-Term Care Coverage

## Enroll in Coverage Built for A Lifetime

Whole Life Insurance gives your family financial protection as a cost-effective benefit that helps cover final expenses such as funeral costs, credit card debt, and medical bills. This policy also includes Long-Term Care coverage (LTC) which will pay for services and accommodations if you need assistance with your activities of daily living. Please Note: Once you make an election, you cannot change your election amount in the future, except to drop, so select your coverage carefully. Coverage increments for eligible employees are \$10,000 - \$200,000 and for spouse/domestic partner are \$10,000 - \$30,000.

## Plan Features

- ✔ **Guaranteed Acceptance:** No physical exams are required to apply for coverage for eligible employees.
- ✔ **Affordable:** Premiums do not increase as you age. Lock in a lower premium now to help you save money in the future.
- ✔ **Family Coverage:** You can purchase coverage for yourself and your spouse/domestic partner.
- ✔ **Coverage for Your Needs:** You can purchase the precise amount of coverage that is right for your needs.
- ✔ **Portable Coverage:** You can take your policy with you if you leave the company.
- ✔ **Benefits:** Includes a Long-Term Care benefit to cover LTC services such as home health care or an assisted living facility.

## What Is Long-Term Care (LTC) Coverage?

LTC pays for services to care for you when you can no longer perform activities of daily living on your own, such as meal preparation and housekeeping to personal care services like bathing, dressing, eating, and moving around. The plan will pay 4% of the death benefit up to 50 months for eligible long-term care.\*

\*Benefits are paid after a 90-day elimination period where the policy holder is certified of not being capable of performing two of six activities of daily living, or experiencing cognitive impairment, by a licensed health care practitioner.

Banded Issue Age	Bi-Weekly Payroll Contributions - Whole Life with LTC (26 per year)
0-17	\$0.232
18-25	\$0.280
26-30	\$0.351
31-35	\$0.450
36-40	\$0.591
41-45	\$0.780
46-50	\$1.046
51-55	\$1.446
56-60	\$2.053
61-65	\$2.935
66	\$3.526
67	\$3.762
68	\$4.206
69	\$4.350
70	\$4.645



# Disability Insurance

Your ability to bring home a paycheck is your most valuable asset. We help you protect it.

If an injury or illness kept you out of work and prevented you from earning a paycheck, how would you cover your bills and other household expenses? Disability Insurance provides income protection, paying a portion of your salary that you can use to offset out-of-pocket expenses and make up for lost wages.

Bi-Weekly Payroll Contributions - Buy-Up Long-Term Disability	Bi-Weekly Rate (26 contributions per year)
LTD rate (per \$100 of covered payroll)	\$0.0485



## Did You Know?

It's estimated that **1 in 4** 20-year-olds will experience a disability for 90 days or more before they reach age 67.

Social Security Administration, Disability Fact Sheet, 2023

## Short-Term Disability Insurance

Short-Term Disability (STD) Insurance replaces a portion of your income if an injury or illness forces you out of work for an extended period of time.

HelloFresh provides STD coverage at no cost to you and enrollment is automatic. After a 14-day elimination period and you are declared disabled, you will receive 60% of your base weekly earnings to a maximum of \$2,500 per week.

## Long-Term Disability Insurance

Long-Term Disability (LTD) Insurance helps protect your finances when your disability continues beyond the period covered by the STD plan.

HelloFresh provides LTD coverage at no cost to you and enrollment is automatic. 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 disability.

## Long-Term Disability Buy-Up Insurance

Depending on your household budget, you may need additional disability coverage. To help you increase your disability protection, employees who make an annual base salary of \$50,000 or more per year can purchase additional long-term coverage at an affordable cost. The benefit is equal to 60% of your base monthly earnings to a maximum of \$10,000 per month. Benefits begin after 180 days of disability.



# Additional Benefits

We offer a variety of additional benefits that give you options beyond health care and income protection.

## Medical Bill Saver

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. May help reduce non-covered medical and dental bills over \$400, regardless of insurance or benefit status. Medical Bill Saver will:

- Contact doctors, dentists, hospitals, surgery centers, and other providers on employees' behalf to negotiate discounts on the balance due and/or payment plans.
- Obtain provider sign-off on payment terms and conditions.
- Provide a savings results statement summarizing the outcome.

## Bright Horizons

When school, work, and family schedules go head-to-head, we've got solutions. Fill care gaps when your normal care arrangements fall through - whether planned or unexpected. Reserve back-up child care in a high-quality center or in your home; or schedule adult/elder back-up care in your home or theirs. Support your family with up to 10 days of back-up care per year at no cost to you. Your back up care credits will reset each February 1.

### Start Making Your Life Easier

Learn More at [Clients.BrightHorizons.com/HelloFresh](https://clients.brighthorizons.com/HelloFresh)  
Questions? Call **1-877-BH-CARES**  
(242-2737)

For more detailed information, visit the HelloFresh benefits website at [MyHelloFreshBenefits.com](https://MyHelloFreshBenefits.com)

# Employee Assistance Program (EAP)

Balancing the demands of work, family, and personal needs can be challenging, especially during uncertain times. HelloFresh knows how important it is to have support when you need it most. Our Employee Assistance Program (EAP) is available at no cost to you and your family.

## Plan Features

- Provided at no cost to you and your family members
- Includes up to up to 3 in-person visits per issue per year. Unlimited online/phone support
- Confidential services provided by licensed professionals.
- Available 24/7/365
- Financial and legal concerns
- Relationship and family matters
- Parenting
- Anxiety and depression
- Grief and loss
- Substance abuse

To access the EAP, call **1-800-854-1446** or visit [Unum.com/LifeBalance](https://Unum.com/LifeBalance).

# Travel Assistance

Travel Assistance from Unum offers the Assist America Mobile App, giving you day or night access to support from anywhere in the world. Use your travel assistance phone number to access:

- Hospital admission assistance
- Emergency medical evacuation
- Prescription replacement assistance
- Transportation for a friend or family member to join a hospitalized patient
- Care and transport of unattended minor children
- Assistance with the return of a vehicle
- Emergency message services
- Critical care monitoring
- Emergency trauma counseling
- Referrals to Western-trained, English-speaking medical providers
- Legal and interpreter referrals
- Passport replacement assistance

Within the U.S.: **1-800-872-1414**

Outside the U.S.: **+609-986-1234**

Email: [medservices@assistamerica.com](mailto:medservices@assistamerica.com)

Download and activate the app today from the Apple® App Store or Google Play™.

Reference Number: **01-AA-UN-762490**

# Legal Insurance

Legal Insurance, offered through MetLife, provides access to a network of participating attorneys for help with a wide range of legal matters, such as:

- Court appearances
- Document review and preparation
- Debt collection defense
- Will preparation
- Family law
- Real estate matters

For more information, visit [Members.LegalPlans.com](https://Members.LegalPlans.com) or call **1-800-821-6400**.

For non-covered matters that are not otherwise excluded, employees get ten additional hours of network attorney time and services per plan year. Some legal matters that would not be fully covered under their legal plan, but could be used with the additional 10 hour allowance include immigration representation, inheritance rights, felony, expungement, or personal safety order.

See the policy documents for complete details.

Coverage	Bi-Weekly Payroll Contributions - Legal (26 per year)
Employee + Family	\$7.27

# ID Theft Protection

Protect yourself and your family from identity theft with Norton LifeLock Premier Plus ID Theft Protection. Digital thieves constantly discover new ways to extract your personal information, open credit accounts in your name, sell your sensitive data on the dark web, and take over your financial accounts. We offer comprehensive Identity Theft Insurance that safeguards multiple gateways into your identity and credit.

## Protection Services Include:

- Credit Reports and Application Monitoring
- Court Records Monitoring
- Bank Account Takeover Monitoring
- Criminal Bookings Monitoring
- Sex Offender Monitoring
- Real Time Authorization Notifications
- Change of Address Monitoring
- Child Social Security Number Monitoring
- Full Service Identity Restoration Services

For more information, call **1-800-607-9174** or visit [www.My.Norton.com](https://www.My.Norton.com) for ongoing support.

Coverage	Bi-Weekly Payroll Contributions - ID Theft Protection (26 per year)
Employee Only	\$4.15
Employee + Family	\$6.91

# Commuter Account

HelloFresh offers commuter benefits that reduce your cost of getting to and from work. With a Commuter Account, you can pay for eligible public transportation expenses on a pre-tax basis. You can set aside up to \$340 per month for public transportation costs and up to \$340 per month for parking costs. You will receive a debit card from Flores to use at the point of purchase to pay for your parking and/or transit expenses. Please note that your debit card will not allow you to spend more than you have contributed to date. You also cannot swipe the card for an amount that exceeds the IRS monthly maximum in a given month. Commuter Account election can be changed at any time in Workday.

**NOTE:** You will receive one card from Flores for the Health Care Flexible Spending Accounts and/or Commuter Spending Account.

## Key Features of a Commuter Account

**Substantial Tax Advantages:** Reduce your federal taxes by the amount of transit and parking you purchase, subject to IRS limits.

**Wallet Wise and Environmentally Friendly:** Public transit saves money on gas while improving air quality, reducing energy consumption, automobile congestion, and greenhouse gas.

**Multiple Uses:** Use for several of your work-related transportation and parking expenses, including trains, buses, subways, ferries, vanpools, and parking.

For more information contact [flores247.com](https://flores247.com).

*NOTE: Not all expenses are eligible, for example Uber/Lyft, tolls, and gas for personal vehicle.*

# 401(k) Retirement Plan

## Start Your Prep for Retirement Today

What's the most important thing you can do when it comes to retirement? It's very simple; get started by enrolling in the HelloFresh 401(k) Retirement Savings Plan through Voya!

### When You Can Join

You can enroll in the 401(k) Retirement Plan as an active participant immediately after you meet the following requirements:

- You are age 18 or older and
- You have completed 3 consecutive months of employment.

### 401(k) Elective Deferral Contributions

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 a Roth after-tax elective deferral contribution.

### Matching Contributions

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 compensation and then 50% of the next 2%. That means if you save 5% or more of your pay, HelloFresh will add 4% in matching contributions.

### Limits

401(k) Elective Deferral Limits: The IRS sets each year's contribution limit. For 2026 the employee salary deferral limit is \$24,500, plus if you will be at least age 50 by the end of the year, you are eligible to make an additional \$8,000 catch-up contribution. There is a special catch-up contribution limit of \$11,250 for those who will be age 60-63 as of December 31, 2026.

**NEW! Note:** If your 2025 3121(a) wages with HelloFresh exceed \$145,000 your 2026 catch-up contributions cannot be made on a pre-tax basis and will instead be made on a Roth post-tax basis.

### Withdrawals from Your Account

There are specific scenarios where you can withdraw funds from your account. If you are separated from service or are age 59 1/2 or older, you may withdraw all or any part of your vested account under certain circumstances.

### Vesting in Your Account

You are always 100% vested in the value of your own contributions and 100% vested on any safe harbor matching contribution.

### Enroll Now

Call **1-888-311-9487**

Plan Number - **551637**

Verification Number - **55163799**

Rollover Services - **1-866-865-2660**

Enrollment Website - **Enroll.Voya.com**

### Already Enrolled

Visit **VoyaRetirementPlans.com** to view, manage your account or make changes throughout the year.



# 401(k) Retirement Plan

## Pay Yourself to Save

If you decide to invest, doing so with the HelloFresh 401(k) Plan may keep more money in your pocket today. Consider the chart below showing the difference between investing with a plan versus investing outside a plan.

**Ann makes \$40,000 a year and decides to put aside 6% of her bi-weekly pay for the future.<sup>1</sup>**

	If she contributes to the 401(k) Plan	If she saves outside the 401(k) Plan
Her bi-weekly paycheck	\$1,539	\$1,539
6% of her bi-weekly pay contributed to the plan (money saved inside the plan)	-\$92	N/A
Her new taxable income	\$1,447	\$1,539
Federal income taxes	-\$405	-\$431
Take-home pay	\$1,042	\$1,108
Money saved outside the plan	N/A	-\$92
Money left in her pocket per bi-weekly paycheck	\$1,042	\$1,016
4% match contributed to the plan by HelloFresh	\$62	N/A

*<sup>1</sup>This hypothetical illustration assumes a bi-weekly savings of \$92 – or six percent of pay – equal to \$2,400 per year and a federal tax rate of 28 percent and is for demonstration purposes only. It is not intended to (1) serve as financial advice or as a primary basis for your investment decisions and (2) imply the performance of any specific security. Please note that distributions will be taxed as ordinary income when distributed and are subject to any tax penalties that may apply.*

## Compounding is a Multiplier Effect<sup>2</sup>

The younger you start planning for retirement, the more you may benefit. By investing early in your career, you'll enjoy the potential benefits of tax-deferred growth and compounding of interest for decades.

Consider Larry and Susan. Susan not only ends up with more money than Larry, but she also contributed significantly less money than him. This is one of the potential benefits of starting early.

	Larry	Susan
Age at which savings started	45	25
Monthly contribution	\$300	\$100
Total contribution by age 65	\$72,000	\$48,000
Total pre-tax savings at age 65	\$171,798	\$324,180

*<sup>2</sup>This hypothetical illustration assumes each account earns an annual rate of return of eight percent and is for demonstration purposes only. It is not guaranteed and not based on the rate of return of any particular investment and does not include costs incurred under a particular investment. It is also not intended to serve as financial advice or as a primary basis for your investment decisions. Systematic investing does not ensure a profit nor guarantee against loss.*

*Investors should consider their financial ability to continue their purchases through periods of low price levels. Taxes are generally due upon withdrawal.*

# 401(k) Retirement Plan

## Traditional vs. Roth

Traditional pre-tax contributions are deducted from your paycheck before incomes taxes are withheld. Pre-tax contributions 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.

The HelloFresh 401(k) Plan offers an additional contribution option called Roth after-tax. It offers you the opportunity to take tax-free distributions when you retire (as long as you meet certain qualifications) – in exchange for paying taxes on your contributions upfront. Whether Roth after-tax is right for you depends on a variety of factors. You may want to consider this option if you can answer yes to any of the following questions.

- Are you looking for tax-free growth and tax-free retirement income?
- Are you interested in minimizing taxes on your Social Security benefits in retirement?
- Are you early in your career, anticipate pay raises in the future, and want to pay taxes now rather than in retirement?
- Are you simply unsure what tax rates will be in the future, and you want to essentially “lock in” today’s tax rates?
- Do you want to diversify your tax strategy and divide your contributions between before-tax and after-tax providing two different tax treatments on your retirement savings?

Take the following example. Stan makes \$40,000 a year and wants to save six percent of his bi-weekly salary for the future. For Stan, receiving potentially tax-free retirement income means a difference of as little as \$14 in his bi-weekly pay.

	Stan makes pre-tax contributions to the plan:	Stan makes Roth after-tax contributions to the plan:	Stan contributes both types:
<b>Gross bi-weekly pay</b>	\$1,538	\$1,538	\$1,538
<b>Contribution percentage</b>	6% before-tax	6% after-tax	3% before-tax 3% after-tax
<b>Contribution amount</b>	\$92	\$92	\$92
<b>Tax on contributions</b>	\$0	\$14	\$7
<b>Total taken from pay (contributions and/or taxes)</b>	\$92	\$106	\$99
<b>Net pay to the employee</b>	\$1,446	\$1,418	\$1432
<b>4% match contributed to the plan by HelloFresh</b>	\$62	\$62	\$62

*Note: This hypothetical illustration assumes a bi-weekly savings of \$92 – or six percent of \$40,000 – and a federal tax rate of 15 percent and is for demonstration purposes only. It is not intended to (1) serve as financial advice or as a primary basis for your investment decisions and (2) imply the performance of any specific security. The introduction of the Roth after-tax option does not increase your total contribution limit to the plan. Your contributions, whether Roth after-tax or before-tax, or a combination of both in total, are subject to the Internal Revenue Code contribution limits. Taxes are generally due upon withdrawals of the tax-deferred assets and early withdrawal penalties may apply to withdrawals taken before age 59 1/2. You should consult with an advisor when you consider your options or make tax-related decisions. Legal and tax advice are not offered by Voya and its representatives.*

# Contact Information

Benefit	Contact	Website	Phone Number
Medical and Prescription Drug	Cigna	Before enrollment: <a href="http://Cigna.com">Cigna.com</a> After enrollment: <a href="http://MyCigna.com">MyCigna.com</a>	1-877-501-7990
Health Savings Account (HSA)	HSA Bank/Cigna	<a href="http://MyCigna.com">MyCigna.com</a>	1-877-501-7990
Dental	Cigna	<a href="http://MyCigna.com">MyCigna.com</a>	1-877-501-7990
Telemedicine	MDLive	<a href="http://MyCigna.com">MyCigna.com</a>	1-888-726-3171
Virtual Physical Therapy	Hinge Health	<a href="http://Hinge.Health/HelloFresh">Hinge.Health/HelloFresh</a>	1-855-902-2777
Vision	EyeMed	<a href="http://EyeMed.com">EyeMed.com</a>	1-866-800-5457
Flexible Spending Accounts (FSAs), Commuter Account	Flores	<a href="http://Flores247.com">Flores247.com</a>	1-800-532-3327
Whole Life with Long-Term Care Insurance	Allstate	<a href="http://Allstate.com/Allstate-Benefits/Resources-and-forms.aspx">Allstate.com/Allstate-Benefits/Resources-and-forms.aspx</a>	1-800-521-3535
Disability	Unum	Employee Total Leave Portal: <a href="http://Portal.Unum.com">Portal.Unum.com</a> Used for filing Leave and Disability Claims	1-866-868-6737
Life & Accidental Death & Dismemberment Claims	Unum	<a href="http://unum.com">unum.com</a>	1-866-868-6737
Critical Illness Insurance	Unum	Employee Voluntary Benefits & Wellness Claims: <a href="http://MyUnum.com">MyUnum.com</a> Used for filing Critical Illness claims	1-800-635-5597
Accident Insurance	Unum	Employee Voluntary Benefits & Wellness Claims: <a href="http://MyUnum.com">MyUnum.com</a> Used for filing Accident claims	1-800-635-5597
Hospital Indemnity Insurance	Unum	Employee Voluntary Benefits & Wellness Claims: <a href="http://MyUnum.com">MyUnum.com</a> Used for filing Hospital Indemnity claims	1-800-635-5597
Employee Assistance Program	HealthAdvocate/ Unum	<a href="http://Unum.com/LifeBalance">Unum.com/LifeBalance</a>	1-800-854-1446
Medical Bill Saver	HealthAdvocate/ Unum	<a href="http://Unum.com/LifeBalance">Unum.com/LifeBalance</a>	1-800-854-1446
Travel Assistance	Assist America/ Unum	<a href="mailto:MedServices@AssistAmerica.com">MedServices@AssistAmerica.com</a>	1-800-872-1414
Back-up Care	Bright Horizons	<a href="http://Clients.BrightHorizons.com/HelloFresh">Clients.BrightHorizons.com/HelloFresh</a>	1-877-242-2737
Legal Insurance	MetLife	<a href="http://Members.LegalPlans.com">Members.LegalPlans.com</a>	1-800-821-6400
ID Theft Protection	Norton LifeLock	Initial setup (post enrollment): <a href="http://www.Norton.com/ebsetup">www.Norton.com/ebsetup</a> Ongoing support: <a href="http://www.My.Norton.com">www.My.Norton.com</a>	1-800-607-9174
401(k) Retirement Plan	Voya	Enrollment Website: <a href="http://Enroll.Voya.com">Enroll.Voya.com</a> Participant Website: <a href="http://VoyaRetirementPlans.com">VoyaRetirementPlans.com</a>	Enrollment Services: 1-888-311-9487 Member Services: 1-800-584-6001 Rollover Services: 1-866-865-2660
HelloFresh Benefits and Payroll Connect	HelloFresh	Benefit and Enrollment Help Line	1-877-431-7867
HelloFresh Benefits Website	HelloFresh	<a href="http://MyHelloFreshBenefits.com">MyHelloFreshBenefits.com</a>	N/A



*NOTE: Actual plan provisions for HelloFresh (“the Company”) benefits are contained in the appropriate plan documents, including the Summary Plan Description (SPD) and incorporated benefit/carrier booklets. The Benefit Enrollment Guide is a summary only and does not describe each benefit option. This Benefit Enrollment Guide provides updates to your existing SPD as of the first day of the plan year, which describes your health and welfare benefits in greater detail. Until the Company provides you with an updated SPD, this guide is intended to be a Summary of Material Modification (SMM) and should be retained with your records along with your SPD. As always, the official plan documents determine what benefits are available to you. If any discrepancy exists between this guide and the official documents, the official documents will prevail. The Company reserves the right to amend or terminate any of its plans or policies, make changes to the benefits, costs, and other provisions relative to benefits at any time with or without notice, subject to applicable law.*