



BENEFITS GUIDE

2024



Table of Contents

Let's Get Started	pg. 4
Eligibility & Enrollment	pg. 5
Health Plans & Programs	pg. 11
Wellness at Ocean Spray	pg. 21
Pathways to Parenthood	pg. 27
Financial Resources	pg. 32
Voluntary Benefits	pg. 51
2024 Rates	pg. 58
Glossary/Definitions	pg. 60
There's an App for that!	pg. 65
Legal Notices	pg. 66



WADE IN TO YOUR HEALTH CARE

Inside this Guide you will find important information about Ocean Spray's benefit offerings. We encourage you to take advantage of this information to help you make decisions for yourself and your loved ones. Staying informed can help you manage your time and money, but most importantly the health and well-being of you and your family.

Whether you're a current team member needing to make updates during an Open Enrollment period or a new team member choosing benefits for the first time, this guide is your opportunity to review the benefit plans and options for a healthy and secure future. Your benefits are an important component of your total rewards.

We're Here For You.



LET'S GET STARTED

Ocean Spray provides a wide range of benefits. Some are automatically provided at no charge to you. Other benefits are available if you choose them. Now is the opportunity to think about the combination of benefits that best fit the needs of you and your family.

Our website: **oceanspraybenefits.com** is your benefits destination for resources and information. When you are ready to elect your benefits, open a browser window and navigate to Workday. If you are accessing via Ocean Spray Network, you should be automatically logged into Workday. If you are not on the network or VPN, you can log in with your Ocean Spray email address and network password. Once logged in, you will see a task on your homepage to enroll.

Remember, we are here to help. One Source Virtual Call Center is available to help you and your family with benefits-related questions. Service Representatives are available at 844-672-3372, Monday through Friday from 7:00 AM to 7:00 PM CT, excluding holidays. In addition, you can contact your benefits department via email at fitforlifebenefits@oceanspray.com.

ELIGIBILITY

AND ENROLLMENT

ENROLLMENT

Eligibility

Enrollment

Open Enrollment

Eligibility Information

You are eligible for benefits if you are a full-time team member who has scheduled work hours of 30 hours or more per week, or a part-time team member who has scheduled hours of 22.5 hours per week. You can enroll your qualified dependents for medical, dental, vision, and life insurance benefits. Dependents eligible for coverage include:

- Your legal spouse
- Qualified same-sex or opposite-sex domestic partner
- Your child or the children of your spouse or domestic partner up to 26 years of age
- A child who must be provided with health coverage, as required by a Qualified Medical Child Support Order.
- A child who is physically or mentally disabled: proof of disability will be required and reviewed by the carrier.

You will need to provide documentation (marriage certificate, birth certificate, etc) when enrolling your dependents in coverage.

Additionally, the Affordable Care Act (ACA) requires we collect and report all covered dependent Social Security numbers. During enrollment, review the information for your dependents and make any edits and additions as necessary. We are committed to your privacy; these will only be disclosed as required for IRS tax reporting.

ENROLLMENT

Eligibility

Enrollment

Open Enrollment

Eligibility Information

Coverage Type & Vendor Partner	Team Member Eligibility			
	Salaried / Non-Union Hourly Team Members	Kenosha Union	Middleboro Union	Markham Union
Benefits Eligibility Date	Date of Hire	31 Days after Date of Hire	Date of Hire	Ineligible for most benefits, eligibility will be noted by benefit.
Medical-Blue Cross Blue Shield of MA	Eligible	Eligible	Eligible	Not eligible
Dental-Delta Dental	Eligible	Eligible	Eligible	Not eligible
Vision-VSP	Eligible	Eligible	Eligible	Not eligible
BTA (Business Travel Accident)-AIG	Eligible	Eligible	Eligible	Not eligible
Company Paid Basic Life Insurance & ADD Insurance-The Hartford*	Eligible	Eligible	Eligible	Not eligible
Supplemental Life Insurance-The Hartford	Eligible	Eligible	Eligible	Not eligible
Dependent Life Insurance-The Hartford	Eligible	Eligible	Eligible	Not eligible
Short Term Disability-The Hartford**	Eligible	Eligible	Eligible	Not eligible
Long Term Disability-The Hartford	Eligible	Eligible	Not eligible	Not eligible
Paid Family Care Leave-The Hartford	Eligible	Not eligible	Not eligible	Not eligible
Hospital Care Insurance-The Hartford	Eligible	Not eligible	Not eligible	Not eligible
Critical Illness Insurance-The Hartford	Eligible	Not eligible	Not eligible	Not eligible
Wellness Program: aHealthyme from BCBSMA	Eligible	Eligible	Eligible	Not eligible
Employee Assistance Program-Lyra	Eligible	Eligible	Eligible	Not eligible
HSA (Health Savings Account)-Fidelity	Eligible	Eligible	Eligible	Not eligible
FSA (Flexible Savings Account)-Sentinel	Eligible	Eligible	Eligible	Not eligible
401k Savings Plan: Team Member contributions-Fidelity	Eligible	Eligible	Eligible	Not eligible
401k Savings Plan: Company Match-Fidelity**	Eligible	Eligible	Not eligible	Not eligible
401k Savings Plan: Fixed Contribution-Fidelity	Eligible	Eligible	Not eligible	Not eligible
401k Savings Plan: Annual Discretionary Match-Fidelity	Eligible	Eligible	Eligible	Not eligible
Pension Retirement	Frozen benefit- Grandfathered TM only	Frozen-7/21/2021	Union Pension	Union Pension
Adoption/Surrogacy Assistance-OSC	Eligible	Not eligible	Not eligible	Not eligible
Tuition Reimbursement-OSC	Eligible	Eligible	Eligible	Not eligible
Back Up Childcare-Bright Horizons	Eligible	Eligible	Eligible	Not eligible
Home Instead	Eligible	Eligible	Eligible	Not eligible
Torchlight	Eligible	Eligible	Eligible	Not eligible
Legal Plan-LegalEase	Eligible	Eligible	Eligible	Not eligible
Auto, Home & Pet Insurance	Eligible	Eligible	Eligible	Not eligible
Team Member Relief Fund-Canary	Eligible	Eligible	Eligible	Not eligible
Long Term Care Insurance-UNUM	Eligible	Eligible	Eligible	Eligible

*specific coverage levels apply

**benefits vary by Team Member Type

ENROLLMENT

Eligibility

Enrollment

Open Enrollment

When to Enroll

Newly hired team members are eligible for benefits on their date of hire (with the exception of Kenosha Union which begins 31 days after hire). All team members wanting coverage must submit their completed elections through Workday within 30 days of their hire date. If you are a new hire and you do not enroll within 30 days, you will not be able to enroll until the next annual open enrollment period or you experience a qualifying life event allowing you to make changes.

Qualified Life Events

Outside of the Open Enrollment period, you may only make mid-year changes to benefits if

you experience a qualifying life event. You will need to take action. If you don't make the change within 30 days of the event, you will need to wait until the next annual open enrollment period. Depending on when you make your elections, premiums may be collected retroactively. You will need to provide proof of the event. Qualifying life events include:

- Marriage, divorce, legal separation, or annulment
- Birth, adoption, or placement for adoption of an eligible child
- Death of your spouse, domestic partner, or covered dependent
- Change in your spouse/domestic partner's work status that affects benefits eligibility
- A change in your child's eligibility for benefits
- Becoming eligible for Medicare or Medicaid during the year
- Receiving a Qualified Medical Child Support Order (QMCSO)

If you experience one of these qualifying life events, you need to make your updates in Workday.

ENROLLMENT

Eligibility

Enrollment

Open Enrollment

How to Enroll in Workday

Open a browser window and navigate to Workday. If you are accessing via Ocean Spray Network, you should be automatically logged into Workday. If you are not on the network or VPN, you can log in with you Ocean Spray email address and network password. Once logged in, you will see a task on your homepage to enroll.

Paying for Benefits

Both Ocean Spray the team member, are responsible for payment of benefits. Some benefits are automatically provided and paid for by Ocean Spray. Your contributions toward medical, dental, vision, flexible spending accounts, health savings account, and 401(k) are deducted from your paycheck on a pre-tax basis. Your contributions for other benefits, such as supplemental life, accident insurance, and dependent life insurance are made on an after-tax basis. Any contributions for domestic partner coverage will be deducted on an after-tax basis, in compliance with IRS regulations.

Benefit	You and OSC share the cost for these Plans	You pay 100% of the cost for these Plans	OSC pays 100% of the cost for these Plans
Medical	x		
Medical Insurance while traveling overseas			x
Dental	x		
Vision		x	
Basic Life Insurance			x
Basic AD & D Insurance			x
Business Travel Accident Insurance (BTA)			x
Supplemental Life Insurance		x	
Dependent Life Insurance		x	
Short-Term Disability Insurance			x
Long-Term Disability Insurance*			x
Hospital Care Insurance		x	
Critical Illness Insurance		x	
HS A (Health Savings Account)	x		
FSA (Flexible Savings Account)		x	
401k Savings Plan	x		
Legal Plan		x	
Group Auto, Home & Pet Insurance		x	
Employee Assistance Program (EAP)			x
Wellness Program			x
Adoption/Surrogacy Assistance			x
Tuition Reimbursement			x
Back Up Childcare			x
Home Instead			x
Torchlight			x

*some restrictions apply for specified team members

ENROLLMENT

Eligibility

Enrollment

Open Enrollment

The benefits 2024 Open Enrollment election period is October 23 – November 3, 2023. While this is a passive enrollment period (your current elections will remain for 2024), you should make sure to review the following:

- **Savings Account Elections** - You must enter new Flexible Spending Account (FSA) contributions or Health Spending Account (HSA) contributions for 2024, as your current contributions will not carry over.
- **Accurate Social Security or Tax Identification numbers** are needed for all dependents. Please sign into Workday to review dependent information, verify that your dependent is still eligible and certify dependent data is accurate, including Social Security numbers.
- Please verify and update your beneficiary information for life insurance and Accidental Death & Dismemberment Insurance (AD&D).

As a Newly Hired Team Member

- Your benefits are effective on your date of hire or rehire, with the exception of Kenosha Union team members, benefits are effective 31 days after your start date. You will have 30 days to enroll, otherwise you will not be able to enroll in medical, dental, vision, and certain other voluntary programs until the next open enrollment period or if you experience a qualified life event.
- Depending on when you make your elections, premiums may be collected retroactively.
- If you have eligible dependents, you should enter their information completely and accurately. You will be asked to provide supporting documentation for the dependents you wish to add to coverage.
- For most team members, you will automatically be enrolled in the employer sponsored Short-Term Disability (STD), Long-Term Disability (LTD), Basic Life and AD&D Insurance coverage at the rate of 1x your salary. Middleboro Union team members are eligible for a flat \$25,000 of coverage for Basic Life and AD&D and are not eligible for LTD insurance coverage.
- If you do not election coverage during your initial eligibility with Ocean Spray, your next opportunity to change your level of benefits coverage is during the annual Open Enrollment period.

HEALTH AND PROGRAMS PLANS

HEALTH PLANS & PROGRAMS

Medical Plans

Medical Rates

Pharmacy Benefits

Dental Insurance

Vision and Hearing

Traveling Outside the US?

Think healthy. Live well. Ocean Spray’s medical plans provide you with year-round coverage and pharmacy benefits to support you and your family’s well-being.

Ocean Spray Cranberries, Inc partners with **Blue Cross Blue Shield of Massachusetts (BCBSMA)** to provide eligible team members with best-in-class medical benefits. We offer four different plan options with varying structures to ensure you are able to find the best choice for you and your family:

- PPO 70
- PPO 80
- HDHP (High Deductible Health Plan)
- HPN (High Performance Network) for Lehigh Valley, PA and Henderson, NV only

Ocean Spray offers four medical plan options through Blue Cross Blue Shield of MA (BCBS). All plans provide free in-network preventative care. Your medical plan coverage includes pharmacy benefits.

PPO 80	PPO 70	HDHP (High Deductible Plan with HSA option)	HPN (High Performance Network) for Lehigh Valley, PA and Henderson, NV only	Waive Credit
Higher Paycheck deductions	Lower paycheck deductions	Lower paycheck deductions	Lower paycheck deductions	Team members who elect to waive coverage under the Ocean Spray medical plan will receive an annual opt out credit of \$500 paid out over the year based upon your frequency of pay.
Higher Deductible	Lower Deductible	Higher Deductible	Higher Deductible	
In and Out of Network Coverage	In and Out of Network Coverage	In and Out of Network Coverage	In-Network Coverage only (no Out-of Network Coverage)	
Copays for nonpreventive office services and 20% coinsurance (after deductible) where a flat copay does not apply	Copays for nonpreventive office services and 30% coinsurance (after deductible) where a flat copay does not apply	Copays do not apply. 20% coinsurance after deductible	Copays for nonpreventive office services and 30% coinsurance (after deductible) where a flat copay does not apply	
Access to a Flexible Spending Account (FSA). You fund this account through pre-tax payroll contributions up to the annual IRS limit. This is a use-it or lose-it account, your expenses must be incurred before December 31 of the Plan year and you have until March 31st of the following year to submit your claims for eligible expenses.	Access to a Flexible Spending Account (FSA). You fund this account through pre-tax payroll contributions up to the annual IRS limit. This is a use-it or lose-it account, your expenses must be incurred before December 31 of the Plan year and you have until March 31st of the following year to submit your claims for eligible expenses.	Access to a health savings account (HSA) to fund pretax, plus a one-time contribution from Ocean Spray: \$500 for team member only coverage and \$1,000 for all other coverage levels. You do NOT have access to the Flexible Spending Account (FSA).	Access to a Flexible Spending Account (FSA). You fund this account through pre-tax payroll contributions up to the annual IRS limit. This is a use-it or lose-it account, your expenses must be incurred before December 31 of the Plan year and you have until March 31st of the following year to submit your claims for eligible expenses.	

HEALTH PLANS & PROGRAMS

Medical Plans

Medical Rates

Pharmacy Benefits

Dental Insurance

Vision and Hearing

Traveling Outside the US?

Please reference the below chart for Employer/Employee cost share information. As an employee, the monthly premium you would be responsible for is called the “EE Contribution”.

Medical Plan Summary	PPO 80		PPO 70		HDHP*		HPN (HBN and LHV only)
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network
							(No Out-of-Network Coverage)
Annual Deductible Individual/Family	\$1,750/\$3,500		\$1,500/\$3,000		\$2,000/\$4,000		\$2,000/\$4,000
Out-of-Pocket Maximum*	Medical: \$4,500/\$9,000		Medical: \$5,000/\$10,000		Combined medical and		Medical: \$5,000/\$10,000
Individual/Family	Rx: \$1,600/\$3,200		Rx: \$1,600/\$3,200		Rx: \$6,650/\$13,300		Rx: \$1,600/\$3,200
Coinsurance (your share)	20%	40%	30%	50%	20%	40%	30%
Maximum Benefit	Unlimited						
Copays	\$25	40% after deductible	\$25	50% after deductible	20% after deductible	40% after deductible	\$25
Office visits	\$40		\$40				\$40
Specialist visits							
Preventive Care	\$0	40% after deductible	\$0	50% after deductible	\$0	40% after deductible	\$0
Telehealth	\$0 copay		\$0 copay		subject to deductible		\$0 copay
Hospital Care Including pre-admission testing	20% after deductible	40% after deductible	30% after deductible	50% after deductible	20% after deductible	40% after deductible	30% after deductible
Emergency Room	\$250	\$250	\$250	\$250	20% after deductible	40% after deductible	\$250
Hi Tech Radiology (MRI/CT/PET)	Deductible (no coinsurance)	40% after deductible	Deductible (no coinsurance)	50% after deductible	20% after deductible	40% after deductible	Deductible (no coinsurance)
*Lab Work and X-Rays	\$0	40% after deductible	\$0	50% after deductible	20% after deductible	40% after deductible	\$0
Mental Health Treatment	\$0 copay	subject to deductible	\$0 copay	subject to deductible	\$0 copay	subject to deductible	\$0 copay
Substance Abuse Treatment	Please refer to the benefits summary provided by BCBSMA.						
Acupuncture	Up to 12 visits, subject to specialist copayment.						
Prescription Drugs	You are automatically enrolled in the Prescription Drug Program, administered by Express Scripts®, when you elect medical coverage.						

MEDICAL Contributions (Monthly)			
PPO 80	Employee	Ocean Spray	TOTAL Cost
Employee	\$ 236.45	\$ 837.50	\$ 1,073.95
Employee + 1	\$ 563.67	\$ 1,484.39	\$ 2,048.06
Employee + Family	\$ 857.87	\$ 2,259.19	\$ 3,117.06
PPO 70			
Employee	\$ 142.63	\$ 696.14	\$ 838.77
Employee + 1	\$ 362.66	\$ 1,236.88	\$ 1,599.54
Employee + Family	\$ 551.96	\$ 1,882.49	\$ 2,434.45
HDHP w/HSA			
Employee	\$ 149.18	\$ 728.08	\$ 877.26
Employee + 1	\$ 379.31	\$ 1,293.62	\$ 1,672.93
Employee + Family	\$ 577.29	\$ 1,968.86	\$ 2,546.15
HPN			
Employee	\$ 128.37	\$ 626.52	\$ 754.89
Employee + 1	\$ 326.39	\$ 1,113.19	\$ 1,439.58
Employee + Family	\$ 496.77	\$ 1,694.23	\$ 2,191.00

HEALTH PLANS & PROGRAMS

Medical Plans

Medical Rates

Pharmacy Benefits

Dental Insurance

Vision and Hearing

Traveling Outside the US?

When you elect medical coverage, you are automatically enrolled in the prescription drug program, administered by **Express Scripts**. The amount you pay per prescription varies depending on the type and tier of the prescribed drug. Click here to access the preventive medication list – for these medications you will bypass the deductible and only pay a copay. Below is a brief snapshot of the pharmacy benefits offered through each medical plan:

Prescription Drug Plan Summary	PPO 80	PPO 70	HDHP
Deductible			
Individual	N/A	N/A	\$2,000**
Family			\$4,000**
Out-of-Pocket Maximum*			
Individual	\$1,600*	\$1,600*	\$6,650**
Family	\$3,200*	\$3,200*	\$13,300**
Prescription Drug –			
Retail (30-Day Supply)	\$15	\$15	\$15***
Generic – Tier 1	\$35	\$45	\$35***
Preferred Brand – Tier 2	\$55	\$85	\$55***
Non-Preferred Brand – Tier 3			
Prescription Drug –			
Mail-Order (90-Day Supply)	\$25	\$25	\$25***
Generic – Tier 1	\$65	\$85	\$65***
Preferred Brand – Tier 2	\$105	\$165	\$105***
Non-Preferred Brand – Tier 3			

*The out-of-pocket maximum for prescription drugs is the total of your copays.

**Combined medical and Rx.

***The combined medical and Rx plan deductible must be satisfied before the copays will apply. For coverage levels of Employee + 1 and Family, the total family deductible of \$4,000 must be satisfied before the plan pays out benefits.

Along with your medical plan is prescription drug coverage through Express Scripts.

- **Short-term prescriptions:** When you have strep throat or a sinus infection, fill your prescription at your nearest retail pharmacy.
- **Long-term prescriptions:** When you are on medication for a chronic condition, such as high cholesterol or diabetes, use the **Mail-Order program** for maximum savings. You will receive three months of medication for the cost of two months' worth of copays. Even better, the medication will be delivered right to your home. Free shipping, of course.

HEALTH PLANS & PROGRAMS

Medical Plans

Medical Rates

Pharmacy Benefits

Dental Insurance

Vision and Hearing

Traveling Outside the US?

Chances are that at some point during the year, you or one of your family members will need medication. Whether it is an inhaler for your son's asthma or antibiotics for an infection, it's important to understand your prescription drug benefits.

Your out-of-pocket costs depends on the tier of medication.

- Preventive medications are covered by a copay. No deductible necessary!
- Tier 1: Generic prescriptions are just as effective as name brand drugs at a fraction of the cost.
- Tier 2: Preferred Brand prescriptions offer great value for a slightly higher copay.
- Tier 3: Non-Preferred Brand prescriptions have the highest cost. Under the Preferred Drug Step Therapy (PDST) Process, you may be required to try a generic or preferred brand medication drug first before a tier 3 drug will be covered.
- Enrolled in the HDHP? The deductible must be met before the plan begins to pay.
- If you meet the out-of-pocket maximum, the plan will cover the full cost of your prescription drugs for the rest of the plan year.
- You can receive flu and shingles vaccines at no cost at your local pharmacy.
- For some medications, prior authorization and/or quantity limits may apply. Express Scripts will ask your doctor some questions about your condition to make sure it's the right medication for you.
- Express Scripts will fully cover Emtricitabine/Tenofovir disoproxil fumarate (TDF) generic (200 mg/300 mg dose only) for HIV treatment and prevention. Since this medication is classified as preventive, you do not have to pay a copay or deductible. If you are not approved for this medication, you may request a formal appeal or grievance from Express Scripts.

Save Money with Mail-Order!

Using the Mail-Order program to fill prescriptions you take on a regular basis (maintenance medications) helps lower your out-of-pocket costs. Ocean Spray requires employees who take maintenance medication (for chronic conditions such as high cholesterol or high blood pressure) to use the Mail-Order program. Your first prescription and two refills can be filled at a retail pharmacy, but subsequent refills must be ordered through the Mail-Order program. This program saves you time and money by getting three months of medication for only two months' worth of copays delivered right to your home, free of shipping.

HEALTH PLANS & PROGRAMS

Medical Plans

Medical Rates

Pharmacy Benefits

Dental Insurance

Vision and Hearing

Traveling Outside the US?

Get dental coverage worth smiling about. You may choose between two dental plan options that cover a full range of services or elect to waive coverage.

- Premium Plan
- Value Plan

Which plan should you choose?

It depends on how much dental work you expect to have. Both plans offer free preventive care and coverage for basic treatment. The Premium Plan also provides coverage for orthodontia and major dental treatment. The Premium Plan also costs more per month.

You want to keep your teeth and gums in top shape. Getting regular check-ups will help spot any issues before they become big problems.

- Free in-network preventive care
- Basic dental treatment covered at 80%
- Orthodontia coverage (Premium Plan only)
- Affordable premiums for dental coverage

Dental Plan Summary	Premium Plan	Value Plan
Annual Deductible	\$50/\$100	\$25 per person
Individual/Family		
Preventive & Diagnostic Care	100%	100%
Basic Treatment & Crowns	20% after deductible	20% after deductible; does not cover crowns
Major Treatment	50% after deductible	N/A
Orthodontia	50%	N/A
Separate Lifetime Orthodontia Maximum	\$1,500 per person	N/A
Annual Maximum Benefit (excludes orthodontia)	\$1,500 per person	\$1,000 per person; no rollover option

Visit a Delta Dental PPO network dentist for care for the best value. If you need to use out-of-network providers, your cost will be much higher. The Delta Dental mobile app makes it easy for you to manage your dental health, anytime/anywhere.

HEALTH PLANS & PROGRAMS

Medical Plans

Medical Rates

Pharmacy Benefits

Dental Insurance

Vision and Hearing

Traveling Outside the US?

Dental Plan Comparison

Here is a summary of the in-network benefits your dental plans offer. The percentages shown are what you will pay.

Make sure to visit a Delta Dental in-network dentist for care, it will provide the best value. If you need to use out-of-network providers, your cost will be much higher.

DENTAL Contributions (Monthly)			
Premium	Employee	Ocean Spray	TOTAL Cost
Employee	\$ 23.54	\$ 20.17	\$ 43.71
Employee + 1	\$ 48.93	\$ 41.93	\$ 90.86
Employee + Family	\$ 76.37	\$ 65.42	\$ 141.79
Value			
Employee	\$ 5.04	\$ 20.17	\$ 25.21
Employee + 1	\$ 10.48	\$ 41.93	\$ 52.41
Employee + Family	\$ 16.35	\$ 65.42	\$ 81.77

HEALTH PLANS & PROGRAMS

Medical Plans

Medical Rates

Pharmacy Benefits

Dental Insurance

Vision and Hearing

Traveling Outside the US?

Vision and Hearing

Take care of your eyesight with voluntary vision insurance through VSP.

Even if you or your family members don't wear glasses or contacts, it's still important to get your eyes checked. Vision coverage offers a ton of benefits for an affordable cost.

Vision Plan Highlights	Services from an In-Network VSP Preferred Provider	Your Allowance Out-of-Network
Routine eye exam (once every calendar year)	\$10 copay	Reimbursed up to \$45
Standard lenses (once every calendar year)	\$25 copay	Single vision: reimbursed up to \$45
		Bifocal: reimbursed up to \$50
		Trifocal: reimbursed up to \$65
Lens Options (once every calendar year)	Photochromic covered in full Anti-Reflective Coatings covered after \$10 copay	No benefit
Frames (once every calendar year)	\$150 allowance plus 20% discount on frame overage	Reimbursed up to \$70
Contacts (once every calendar year)	\$150 allowance for contacts Up to \$60 copay for your contact lens exam (fitting & evaluation)	Reimbursed up to \$105

VISION	
	Monthly Cost
Employee	\$8.32
Employee +1	\$16.62
Family	\$26.76

HEALTH PLANS & PROGRAMS

Medical Plans

Medical Rates

Pharmacy Benefits

Dental Insurance

Vision and Hearing

Traveling Outside the US?

Hearing

Along with your vision coverage, anyone enrolled in VSP is also enrolled in the **TruHearing MemberPlus Program**. Membership provides financial savings for hearing aids and batteries. You'll also have access to the large network of providers.

And remember! If you're enrolled in an Ocean Spray medical plan, you also have hearing benefits through BCBSMA. Coverage includes up to \$2,000 per hearing aid, evaluations, fitting and adjustments and supplies. Check out your BCBSMA materials for more information.

HEALTH PLANS & PROGRAMS

Medical Plans

Medical Rates

Pharmacy Benefits

Dental Insurance

Vision and Hearing

Traveling Outside the US?

Traveling Outside of the US?

As a BCBSMA member you are covered by your healthcare benefits even when you're traveling abroad thanks to the **Blue Cross Blue Shield Global Core** program. Read the program guide for more information.

International SOS

Any employee traveling internationally on Company business is automatically covered under International SOS, our medical and travel security assistance service.

International SOS offers benefits when you are traveling on Company business outside your home country including the following:

- Urgent medical coverage anywhere in the world
- Emergency evacuation assistance if needed
- Care coordination
- Access to multilingual nurses, doctors, logistics and travel security experts whenever you have a question or need help
- Assistance paying your medical fees
- Travel advice on loss of travel documents or legal assistance

Download the International SOS app on your smartphone or tablet before you travel internationally on Company business.

WELLNESS

AT OCEAN SPRAY

WELLNESS

aHealthyme Program

Wellness Reimbursements

Lyra-EAP

At Ocean Spray, one of our top priorities is helping you achieve your health and wellness goals. We provide you access to robust tools to help you get healthy and stay healthy.

With **aHealthyme**, Ocean Spray's wellness platform from BCBS, you have access to a fun and interactive way to move toward your unique wellness goals, whether it be fitness, nutrition or mental health and Enjoy the tools and resources available to you, including:

- **Health Workshops:** Attend free health workshops on a variety of topics, such as weight loss and stress management.
- **Reach Your Goals:** Looking for a way to record your exercise? Trying to find healthy, new recipes or a meal planning tool? aHealthyme has you covered with tools that can optimize and track your goals.
- **Points Tracker:** Monitor your progress towards your annual wellness incentive.
- **Monthly Focus:** Enjoy new content each month, including health topics, nutritious recipe ideas, featured tools to help you improve your health, and more.
- **Free Mobile App:** Download the free “Healthy Now” mobile app to your iPhone or Android device to have access at your fingertips.

WELLNESS

aHealthyme Program

Wellness Reimbursements

Lyra-EAP

Participating in the Ocean Spray's wellness programs not only has a positive effect on your health, but your wallet will benefit too. Both benefits-enrolled team members and their enrolled spouse/domestic partner (whether they are enrolled in a BCBS medical plan or not) are eligible to earn wellness incentives, up to \$400 each, for a total of \$800 annually.

1. Preventative Screening (\$300)

Get your annual well visit or a recommended preventive health screening. Employees covered under an Ocean Spray medical plan will receive their points by the 15th of the month following the claim receipt at BCBSMA, which can take up to 90 days. New BCBSMA subscribers and non-members are required to complete the online preventive well visit attestation

2. Health Assessment (\$100)

Take the quick and easy online health assessment at aHealthyme in just 15 minutes, which focuses on eight areas of health and wellness and give your personalized recommendations and risk assessment.

WELLNESS

aHealthyme Program

Wellness Reimbursements

Lyra-EAP

If you are enrolled in the BCBS Medical Plan, you can submit your fitness or weight loss reimbursements claims directly online at www.bluecrossma.org.

1. Log in to your account on **MyBlue**
2. Scroll to the bottom of the home page and select “GET YOUR REWARD”.
3. Select the benefit period of 2023 and the type of reimbursement.
4. Click “Continue”.
5. Complete the reimbursement form with the following information:
 - Total requested (Note: The maximum reimbursement is \$150 per member, \$300 per family.)
 - Member’s name
 - Address and phone number for facility or vendor
 - Upload a copy of your receipt.
6. Make sure your email address is filled in to receive your confirmation.
7. Click “Submit”.

If you are not enrolled in the BCBS Medical plan, you can request a fitness reimbursement by emailing **fitforlifebenefits@oceanspray.com**. You will receive your incentives in your first December paycheck as long as you are actively employed by Ocean Spray. Payments are considered taxable income.

An enhanced version of our wellness platform, aHealthyme, is coming in 2024. It is being updated for easier access, improved engagement opportunities for Team members and an overall better experience. More to come, be on the lookout!

WELLNESS

aHealthyme Program

Wellness Reimbursements

Lyra-EAP

Fit for Life Cares

We pride ourselves on providing a strong support system for you and your family. Maybe you're going through some personal matters and need a life counselor to work through them. Or maybe you're looking to improve your mental health through virtual workshops or learn more about how to welcome diversity within your community. Don't worry, we got you! Fit for Life Cares is a Wellness Resource Program with something for everyone!

Receive confidential support for:

- Marital and family concerns
- Stress management
- Financial planning and legal issues
- Managing feelings of anxiety and depression
- Child and adult care issues
- Relationship issues
- Substance use concerns
- And more

WELLNESS

aHealthyme Program

Wellness Reimbursements

Lyra-EAP

Ocean Spray partners with Lyra to deliver comprehensive mental health support and high-quality care for all employees. Whether you are facing daily challenges or your needs are more urgent, our Employee Assistance Program (EAP) provides a free and confidential service for team members and their family, 24/7/365.

You and your family members will receive up to 12 free sessions each year with a Lyra therapist or coach. Care is personalized based on your needs and preferences, and Lyra's unique Care Assessment process will help ensure that you connect with a provider who is a good fit for you. Whether you're looking for support for a child or adult, a couple or an individual, Lyra's got you covered.

In addition to giving you access to quality mental healthcare providers, Lyra also provides a wealth of resources for you to improve your mental health and quality of life through accessible video, audio, and written content, at oceanspray.lyrahealth.com or via the Lyra app.

Reach out to Lyra for:

- Coaching, therapy, and self-care apps
- Care for everyone in your family
- A digital care platform that gives you access to next-day appointments
- In-person, video, and onsite care options
- Access to the largest network of evidence-based mental health care providers

Get Started:

1. Visit oceanspray.lyrahealth.com
2. Take the Care Assessment to get matched with the provider that's right for you.
3. Meet with your provider in-person or virtually – appointments are available right away!

PATHWAY

TO PARENTHOOD

PATHWAYS TO PARENTHOOD

Family Building Benefits

Parenting Resources

When it comes to creating the family you want, Ocean Spray is here to help. Whether you are single or part of a couple, we have the benefits and programs to help you build your family, your way.

Pathway to Parenthood

Ocean Spray provides a variety of comprehensive family planning benefits and gives you access to experts.

- **Assisted Reproductive Services for Embryo Creation:** Diagnostic testing, fertilization, pre-implantation genetic testing and cryopreservation of eggs
- **Surrogacy and Adoption Reimbursement:** Reimbursement of up to \$20,000 for services and counseling. Expenses are reimbursable at the time of the birth or adoption, and itemized receipts or some other form of written proof of the expense is required. Eligible expenses include surrogate/adoption agency fees, legal fees, birth mothers' medical charges, and transportation costs
- **Intrauterine Insemination (IUI) and In Vitro Fertilization (IVF):**
- **With IUI,** donor sperm is inserted directly into the uterus using a catheter.
- **Fresh IVF** retrieves eggs, fertilizes them, and implants the embryo into the same person.
- **Freeze All IVF** freezes the embryos for genetic testing before implantation through Frozen Embryo Transfer (FET).
- **Reciprocal IVF/Co-Maternity IVF** allows both partners to participate in the family building process. Eggs are retrieved from one partner, fertilized and cryopreserved, then implanted into the other partner.
- **Fertility Preservation:** Egg/sperm/embryo freezing prior to gender affirming therapies and treatments
- **Embryo Biopsy/Pre-Implantation Genetic Testing for Aneuploidy:** Provides information about the chromosomal makeup of embryos

Family Care Leave

Taking care of your family when they need you most is important. When you have a new baby or a sick family member, Ocean Spray gives you four weeks of paid leave to be there for the people you love. This leave runs at the same time as FMLA. Keep in mind that only FMLA-eligible, non-union employees are eligible for this benefit.

PATHWAYS TO PARENTHOOD

Family Building Benefits

Parenting Resources

Maven

In supporting you on your parenthood journey, Maven is committed to providing culturally humble care. Not only are Maven's care advocates available 24/7, but they also offer a diverse network of providers that have experience in meeting your specific needs.

Maven helps you at all stages of becoming a parent:

- **Planning:** Connects you to providers, educational content, and coaching
- **Fertility:** Discover if IUI, IVF, or egg freezing are right for you, plus receive discounts to partner clinics and connect with a supportive community
- **Pregnancy:** 24/7 access to experts such as OB-GYNs, midwives, doulas, and more who will answer your questions, provide advice, help you make a birth plan and create a personalized nutrition plan
- **Postpartum:** Connect with lactation consultants, pediatricians, and infant sleep coaches anytime of the day or night as well as mental health specialists who can help you with stress, separation, postpartum depression or anxiety
- **Return-to-Work:** Partner with career coaching and access back-to-work support when your parental leave is finished
- **Parenting & Pediatrics:** Tap into Maven's specialized providers, care coordinators, medical support, and parenting support resources, designed for parents with children 1-10 years old.

PATHWAYS TO PARENTHOOD

Family Building Benefits

Parenting Resources

Maven Milk

Maven Milk helps moms and new parent's transition back to work and get breast milk home to baby – easily, reliably, and safely. Have your breast milk shipped at your convenience including both domestic and international travel kits. Visit the online dashboard to view details about what's included in the kits, review quantities of milk you can store, and how long milk will last. You also have access to a dedicated Care Advocate who can help you determine the number and type of kits needed based on the length of your trip.

- Activate your Maven membership, select the Maven milk track to access breast milk shipping from the program dashboard.
- Depending on the type of travel, you can select from three kit options:
- Pump & Post kit for U.S. travel.
- Pump & Carry kit for overnight travel and carry on.
- Pump & Check kit to tote and check milk while traveling internationally.
- After selecting your kit, Maven will conveniently ship it to your home or travel accommodations.

Ocean Spray pays the full cost for Maven Milk.

Activate your free Maven Membership today at mavenclinic.com/join/bms.

PATHWAYS TO PARENTHOOD

Family Building Benefits

Parenting Resources

Bump Boxes

Ocean Spray provides moms and dads-to-be with a newborn neutral Bump Box upon the arrival of your bundle of joy! The box contains fun and healthy products for mom, dad and baby.

When mothers return to work after maternity leave, you will also receive a Return to Work Bump Box to help you ease back into your professional life after baby.

Hospital Care

The Hartford's Hospital Care Insurance provides benefits to help you cover the expenses from a hospitalization from a covered injury or illness, including child birth:

- Hospital admission (1 benefit every 90 days): \$1,000 per admission
- Daily hospital stay (up to 30 days): \$200 per day
- Daily hospital ICU stay (up to 30 days): \$400 per day

Contact the **FitforLifeBenefits@Oceanspray.com** to learn more.

Learn more about this benefit on the Hospital Care Insurance within this guide under voluntary benefits section.

FINANCIAL

BENEFITS & RESOURCES

FINANCIAL RESOURCES

Saving for Retirement

Savings Accounts

Life & Disability Programs

Critical Illness and Hospital Care

Long-Term Care

Tuition Reimbursement

Additional Voluntary Benefits

Saving for your future is a vital part of your financial planning. Ocean Spray offers a 401(k) Savings Plan through Fidelity to help you build a strong financial foundation for your retirement income. The sooner you begin contributing to your Plan, the sooner you can strengthen that foundation.

Who's Eligible?

- Full Time Regular Employees
- All Part Time Employees
- Non-Union Hourly Employees
- Kenosha Union Employees
- While Middleboro Union employees are not eligible for the Company match or fixed contribution, you are eligible to receive the Company's annual discretionary match.
- Some key highlights of the 401k Plan:
 - Eligibility for enrollment begins on the first day of employment with Ocean Spray.
 - You may choose to contribute between 1% and 75% of your eligible pay on a pre-tax basis up to the IRS annual limit.
 - If you do not opt out of saving in your 401k Plan Savings Plan, you will automatically be enrolled at 4% after 35 days of employment. Your contribution will automatically increase by 1% each year until it reaches 6% in pre-tax contributions.

FINANCIAL RESOURCES

Saving for Retirement

Savings Accounts

Life & Disability Programs

Critical Illness and Hospital Care

Long-Term Care

Tuition Reimbursement

Additional Voluntary Benefits

We feel it is so important that you're able to focus on the here and now, that we don't want you worrying about your financial future. Not to mention a company match of at least 6%, and the potential for even more money contributed if the company meets its' year-end goals. Talk about spreading the wealth!

Ocean Spray rewards you for saving for the future:

- Company match: Ocean Spray matches 50% of each pre-tax dollar you contribute on the first 6% of pay.
- Discretionary match: Ocean Spray may also contribute an additional match based on the company's financial performance.
- Fixed contribution: Ocean Spray gives a fixed contribution equal to 3% of the 401(k)
- Plan compensation each pay period, regardless of your participation in the Plan.

Some additional highlights:

- You have access to a variety of different funds for your investments, and a team of professionals to help you choose an investment strategy that works with your goals and personal situation.
- You can borrow up to 50% of your vested account balance up to \$50,000 before you retire. Keep in mind that you may be subject to taxes or penalties when you withdraw money early.
- You always own the money you contribute to the account. Plus, you earn the right to the money the Cooperative contributes to your account after three years from your date of hire. This ownership right is called "vesting".
- Fidelity Financial Wellness

You can access your Plan account 24/7 through NetBenefits at www.401k.com. You may also access your account by contacting Fidelity at 800-421-3844 Monday - Friday (excluding NYSE holidays), between 8:30 a.m. and 8:00 p.m., Eastern Standard Time.

*login and password required

FINANCIAL RESOURCES

Saving for Retirement

Savings Accounts

Life & Disability Programs

Critical Illness and Hospital Care

Long-Term Care

Tuition Reimbursement

Additional Voluntary Benefits

Enrolled in the HDHP?

Then, it is time for you to meet its partner: the Health Savings Account.

You can set aside up tax-free money to pay for your medical expenses:

- Up to \$4,150 if you're the only one enrolled in the plan
- Up to \$8,300 if you've enrolled your spouse or children too
- Employees over age 55 may make an additional \$1,000 catch-up contribution

How does this all work?

It's quite simple. When you enroll in the HDHP, you will receive information on how to set up your HSA from NetBenefits.

The HSA has loads of perks to help you get the most out of the HDHP.

- You get a triple tax advantage: You do not pay taxes on the money you contribute, the funds you use to pay for medical expenses, or any earnings from invested HSA funds.
- You are in the driver's seat. You decide how much you want to set aside and how to spend your money.
- Any money you do not use rolls over to the next year. You never lose any funds you contribute. Now that is a good deal!
- Use your funds to pay for expenses, such as deductibles, copays and coinsurance, vision care, and dental care.

There are some eligibility requirements that must be met before you can open an HSA:

- You cannot be enrolled in Medicare or TRICARE.
- You cannot have any non-permitted coverage.
- You cannot be claimed as someone else's tax dependent.
- You cannot participate in the Health Care Flexible Spending Account (FSA).
- Those age 65 and above are no longer eligible to make contributions to the HSA.

You decide how much you want to contribute to your HSA, up to the IRS limits. The money is taken out of your paycheck before you pay taxes. When you go to the doctor or have a medical expense, you pay for it in full. Use your HSA debit card if you have the funds in your account.

Once you meet your deductible, you pay a portion of the cost until you meet your out-of-pocket maximum. Then, the plan pays 100% of your medical care for the rest of the year.

Any unused funds in your HSA will rollover to the next year. There is no minimum balance required to start investing your HSA money. However, certain mutual funds may have minimum investment requirements.

FINANCIAL RESOURCES

Saving for Retirement

Savings Accounts

Life & Disability Programs

Critical Illness and Hospital Care

Long-Term Care

Tuition Reimbursement

Additional Voluntary Benefits

Flexible Savings Account

Odds are that you will have health care expenses during the year. The Health Care Flexible Spending Account (FSA) gives you a chance to set aside funds before you pay taxes to be used for health care costs. This lowers your taxable income, so you end up keeping more money in your pocket.

PPO Plan members can use the FSA to pay eligible expenses, such as your deductible, coinsurance and copay. Take a look at a complete list of eligible expenses as you plan your contribution amount.

- You can contribute up to \$3,050 through pre-tax payroll deductions.
- Keep in mind that you are only allowed to rollover \$610 of unused funds. Any unused amount over the \$610 remaining at the end of the plan year will be forfeited.
- You cannot change your contribution amount mid-year unless you have a qualifying family status change.
- Expenses must be incurred before December 31 of the plan year.
- You will have until March 31 of the following year to submit claims for eligible expenses.
- Use your Benny Debit Card to pay for eligible expenses, or complete a reimbursement form and attach your receipts.

Don't Forget

- The FSA is not available to employees enrolled in the HDHP.
- Use the Health Care FSA worksheet to help you determine how much you should set aside.
- Keep your receipts! You may be asked for verification for your expenses.
- For more information, reach out to **FitForLifeBenefits@oceanspray.com**

FINANCIAL RESOURCES

Saving for Retirement

Savings Accounts

Life & Disability Programs

Critical Illness and Hospital Care

Long-Term Care

Tuition Reimbursement

Additional Voluntary Benefits

Commuter FSA

Save pre-tax funds for your commuting-related parking and mass transit expenses with our Commuter Flexible Spending Account (FSA) through Sentinel Benefits. The Commuter FSA is similar pre-tax savings account to the Health Care Flexible Spending Account that is available for medical expenses. One important difference, however, is that unused balances in a Commuter FSA can be rolled over from month to month or year to year within the same account. Additionally, you can update your contributions mid-year in case your parking and transit needs change!

Examples for qualified parking include: Parking a vehicle in a facility that is near your workplace or parking at a location from where you commute to work (i.e. train station, or by carpool).

Examples of qualified transit expenses include: Pass, tokens, fare card, voucher, or other item that entitles you to use mass transit for the purpose of traveling to and from work.

Current IRS Limits:

- \$300 per month for parking
- \$300 per month for transit

FINANCIAL RESOURCES

Saving for Retirement

Savings Accounts

Life & Disability Programs

Critical Illness and Hospital Care

Long-Term Care

Tuition Reimbursement

Additional Voluntary Benefits

Life and AD &D insurance

Protecting your finances and your loved ones gives you the peace of mind you need. Everyone wants to know that their future and family are taken care of in the event of a tragedy. That is why Ocean Spray offers you and your dependents life and accidental death and dismemberment (AD&D) insurance. Ocean Spray automatically provides three insurance plans for you through The Hartford in the amounts below. The cost of this coverage is paid for by Ocean Spray.

Full Time Regular Employees:

- Basic Group Term Life: 1x your annual base salary (rounded up to the next \$1,000)
- Basic Group Accidental Death & Dismemberment (AD&D): 1x your annual base salary (rounded up to the next \$1,000)
- Business Travel Accident: \$100,000 for full-time employees; coverage for an accidental injury or death while traveling on Company business

Non-Union Hourly, Part Time Regular, and Kenosha Union Employees:

- Basic Group Term Life: 1x your annual base salary (rounded up to the next \$1,000.)
- Basic Group Accidental Death & Dismemberment (AD&D): 1x your annual base salary (rounded up to the next \$1,000.)

Middleboro Union Employees:

- Basic Group Term Life: \$25,000
- Basic Group Accidental Death and Dismemberment (AD&D): \$25,000

IMPORTANT NOTE: Don't forget to designate a beneficiary when reviewing your coverage on Work Day!

FINANCIAL RESOURCES

Saving for Retirement

Savings Accounts

Life & Disability Programs

Critical Illness and Hospital Care

Long-Term Care

Tuition Reimbursement

Additional Voluntary Benefits

Disability

Accidents or serious illnesses can happen when you least expect it. Your regular monthly obligations such as your mortgage or rent, utility bills, food, and other necessities, continue even if you are unable to work. Ocean Spray provides both Short-Term Disability and Long-Term Disability insurance through The Hartford at no cost to you. Here are the details of the coverage you have:

Short Term Disability

Full Time Regular and Part Time Regular Employees:

- For the first 8 weeks, you will receive a total of 100% of your base pay. Benefits begin after 7 days for sickness, accident or hospitalization. After the 8 weeks, you will receive 60% of the base pay up to a maximum of \$2,500 per week for 26 weeks.

Non-Union Hourly and Kenosha Union Employees:

- For the first 8 weeks, you will receive a total of 100% of your base pay. Benefits begin after 7 days for sickness or immediately in the case of hospitalization. After the 8 weeks, you will receive 60% of your base pay up to a maximum of \$2,500 per week for 26 weeks.

Middleboro Union:

- If you were hired after March 1, 2006 and have completed one year of service, you will receive a flat \$350 per week. If you were hired before March 1, 2006, you will have the same benefit as Non-Union Hourly Employees.

FINANCIAL RESOURCES

Saving for Retirement

Savings Accounts

Life & Disability Programs

Critical Illness and Hospital Care

Long-Term Care

Tuition Reimbursement

Additional Voluntary Benefits

Long Term Disability

Full Time Regular, Part Time Regular, and Kenosha Union Employees:

- Long-Term Disability (LTD) benefits pick up after STD benefits end. After 180 days, you will receive 60% of your base pay up to a maximum of \$17,000 per month. LTD benefits last until you recover or reach normal retirement age, whichever comes first. If you become disabled after age 60, you may receive benefits past your normal retirement age.

Non-Union Hourly:

- You will receive 60% of your base pay up to a maximum of \$5,000 per month. LTD benefits last until you recover or reach normal retirement age, whichever comes first.

Middleboro Union:

- Middleboro Union employees are not eligible to receive LTD benefits.

While Ocean Spray pays the premium for the LTD benefits, you have the option of paying the LTD premium on an after-tax basis, this means should you receive a benefit, the taxes will have already be paid. You may want to consider this if you want the LTD to be non-taxable at the time you receive payment for an approved claim. If you choose to pay for LTD coverage, your monthly cost is:

Your base pay x 0.0033 ÷ 12 = Your Cost per Month

FINANCIAL RESOURCES

Saving for Retirement

Savings Accounts

Life & Disability Programs

Critical Illness and Hospital Care

Long-Term Care

Tuition Reimbursement

Additional Voluntary Benefits

Hospital Care Insurance*

An unexpected hospital stay can add a huge burden – both financially and physically. To protect your family, full time and eligible part time employees can elect coverage for:

- Yourself
- Spouse
- Children

*Kenosha and Middleboro union employees are not eligible for Hospital Care Insurance.

The Hartford's Hospital Care Insurance provides a payment to help you cover the expenses from a hospitalization from a covered injury or illness:

- Hospital admission (1 benefit every 90 days): \$1,000 per admission
- Daily hospital stay (up to 30 days): \$200 per day
- Daily hospital ICU stay (up to 30 days): \$400 per day

TIER	MONTHLY COST
Employee	\$14.31
Employee +1	\$26.24
Family	\$41.90

FINANCIAL RESOURCES

Saving for Retirement

Savings Accounts

Life & Disability Programs

Critical Illness and Hospital Care

Long-Term Care

Tuition Reimbursement

Additional Voluntary Benefits

Critical Illness Insurance*

The Hartford's voluntary insurance can provide valuable financial protection if you or a covered family member are diagnosed with a critical illness. This coverage provides a lump-sum benefit when you are diagnosed with a chronic condition or disease. You can use the funds in any way you choose – such as toward medical expenses, lost wages, help around the house, travel costs, child care, etc.

Full time regular, non-union hourly, and eligible part time employees can elect coverage for:

- Yourself (full benefit)
- Spouse (50% of the benefit amount)
- Children (50% of the benefit amount)

*Kenosha and Middleboro union employees are not eligible for Critical Illness Insurance.

Critical Illness Insurance provides a \$20,000 lump-sum benefit when you are diagnosed with a chronic condition or disease. Some examples are:

- Renal kidney failure
- Major organ transplant
- Paralysis
- ALS
- Blindness
- Invasive cancer
- Heart attack
- Stroke

FINANCIAL RESOURCES

Saving for Retirement

Savings Accounts

Life & Disability Programs

Critical Illness and Hospital Care

Long-Term Care

Tuition Reimbursement

Additional Voluntary Benefits

Critical Illness Insurance

If you are diagnosed with Non-invasive cancer, aneurysm, coronary artery bypass graft, angioplasty/stent, or bone marrow transplant you can receive up to 25% of the benefit amount.

Eligibility for benefits begins after 30 days of enrollment. You can use the money any way you choose.

Please see chart below for premium costs:

CRITICAL ILLNESS RATES-\$20,000 in Coverage			
Team Member Age	EMPLOYEE	EMPLOYEE +1	EMPLOYEE +FAMILY
0-24	\$5.85	\$9.60	\$10.04
15-29	\$6.69	\$11.22	\$11.66
30-34	\$8.75	\$15.04	\$15.48
35-39	\$13.01	\$22.18	\$22.62
40-44	\$17.55	\$29.58	\$30.04
45-49	\$27.41	\$44.86	\$45.30
50-54	\$41.45	\$65.94	\$66.38
55 - 59	\$59.33	\$92.56	\$93.00
60 - 64	\$79.55	\$122.14	\$122.58
65 - 69	\$95.23	\$147.68	\$148.12
70-74	\$134.13	\$205.70	\$206.14
75-79	\$174.77	\$267.24	\$267.68

FINANCIAL RESOURCES

Saving for Retirement

Savings Accounts

Life & Disability Programs

Critical Illness and Hospital Care

Long-Term Care

Tuition Reimbursement

Additional Voluntary Benefits

Long Term Care

Planning for your later years is an important consideration as end of life care can be expensive. Long-Term Care coverage can give you and your family members peace of mind for the future.

The Long-Term Care plan covers nursing home care, assisted-living facilities, professional home care, and community-based care.

Before you make a decision, take a look at the outline of coverage by reviewing **here** and plan highlights.

For more information, reach out to **FitForLifeBenefits@oceanspray.com**.

FINANCIAL RESOURCES

Saving for Retirement

Savings Accounts

Life & Disability Programs

Critical Illness and Hospital Care

Long-Term Care

Tuition Reimbursement

Additional Voluntary Benefits

Tuition Reimbursement

Ocean Spray will reimburse you up to \$5,250 USD (or the equivalent in your local currency) each calendar year for pre-approved undergraduate degree, graduate degree, and certification programs. Eligible expenses for reimbursement include tuition, registration fees, lab fees, and technology fees. Keep in mind that your field of study should relate to your career path within Ocean Spray.

Before starting the course, you must obtain pre-approval from your manager and the Benefits department. After you complete your course and submit proof of your final grade with an itemized invoice of tuition and fees within 60 days, you can apply through Workday and will be reimbursed via check or direct deposit. For more information, please go to the “Our Policies” page on the Intranet for the Tuition Reimbursement Policy and the SOP for applying through Workday.

Education Assistance

Scholarship Program

The Hal Thorkilsen Scholarship Fund Program, established in 1988, supports higher education for the children of full-time employees. Ocean Spray will supplement education expenses for a full-time post-secondary course of study at an accredited two- or four-year college, university or vocational-technical school for scholarship recipients.

Email **FitForLifeBenefits@OceanSpray.com** or **halthorkilsen@scholarshipamerica.org** for more information.

Annual deadlines apply, be on the lookout.

Learn more at learnmore.scholarsapply.org/halthorkilsen

FINANCIAL RESOURCES

Saving for Retirement

Savings Accounts

Life & Disability Programs

Critical Illness and Hospital Care

Long-Term Care

Tuition Reimbursement

Additional Voluntary Benefits

Charitable Giving

One of our core beliefs at Ocean Spray is the importance of giving back to our communities. In fact, we are proud to give over \$2 million per year in product and cash donations. As a partner in our corporate giving program, you have three opportunities to give back:

- Charitable Gifts
- Volunteer Days
- Employee Donations
- Benefit Spotlight
- Charitable Gifts

Ocean Spray will match 50% up to \$500 of a charitable gift given to a 501c3 organization that aligns with our corporate giving structure.

Volunteer Days: We encourage you to donate up to two days of your work time for participation in volunteer projects or events.

Employee Donations: Ocean Spray employees can donate up to 10 cases of select Ocean Spray products to the non-profit organization of your choice per calendar year.

Get active in your communities! By working together, we enrich our communities and utilize each person's unique talents.

FINANCIAL RESOURCES

Saving for Retirement

Savings Accounts

Life & Disability Programs

Critical Illness and Hospital Care

Long-Term Care

Tuition Reimbursement

Additional Voluntary Benefits

Team Member Relief Fund

Here at Ocean Spray, we believe in supporting our team members in life's difficult moments. Our Team Member Relief Fund, managed by Canary, is designed to help our team members facing financial hardships, with the opportunity to apply for grants. The fund is also an opportunity for our team members to make charitable donations that help their fellow employees facing financial struggles. Gifts of all sizes make a difference and ensure that all members of our team receive assistance, when they need it.

The Team Member Relief Fund allows team members experiencing an unexpected financial hardship to apply for a grant of up to \$1000/annually. Requests are submitted online and grants, if approved, are paid out via PayPal.

Although the Team Member Relief Fund started with a corporate gift of \$10,000 from Ocean Spray, the continuation of the fund depends on the generous donations of team members. Ocean Spray has committed an additional gift of \$10,000 by matching your donations! Through the continued donations of our community, the fund will continue to grow and be a source of relief for those suffering from unexpected financial hardship.

WORK/LIFE

RESOURCES

WORK/LIFE RESOURCES

LegalEase

Auto, Home & Pet Insurance

LegalEASE

You never know when you will need legal advice. With LegalEASE's, you have access to attorneys and resources that will assist you in your legal needs.

The LegalGUARD program, provided by LegalEASE, provides the following services for you and your eligible dependents:

- Estate planning
- Real estate matters
- Financial matters
- Document preparation
- Divorce assistance
- Identity theft assistance
- Assistance with choosing an attorney whose expertise matched your specific needs

The cost is \$18.35 per month and is paid through after-tax payroll deduction. The Legal Corner has the resources you need – for FREE! Even if you are not currently enrolled in the LegalEASE plan, you can still get an initial consultation (up to 30 minutes) at no charge with a plan attorney, if the attorney is located near you, and if you have to retain the attorney, you will receive a discounted hourly rate of 15%.

Resources include:

- Interactive directory of plan attorneys
- Help center with resources on common legal issues
- Review and print sample legal documents
- “Legal Eagle” videos
- One-on-one financial counseling

For more information, visit legalcorner.legaleaseplan.com.

LegalEASE	
2023 Monthly Cost	
Employee	\$18.35
<i>Note: 100% employee paid</i>	

WORK/LIFE RESOURCES

LegalEase

Auto, Home & Pet Insurance

Auto, Home & Pet Insurance

Choose extra protection for your car, home, and pets. You can elect any or all of the following coverages:

- Auto Insurance
- Homeowners Insurance
- Pet Insurance

Ocean Spray employees may be eligible for special group rates for auto and homeowners insurance. Call 1-800-438-6381 for free quotes.

Cover your furry friends with Pet Insurance. Find out more information by calling 1-800-GET-MET8 (438-6388).

VOLUNTARY

BENEFITS

VOLUNTARY BENEFITS

Paid Time off

Home Instead

Parenting Resources

Torchlight

Bright Horizons Family Solutions

LifeMart

Will Preparation and Identity Theft
2024 Rates

Paid Time Off

Take a break on us! One of Ocean Spray's priorities is to give you time away from work to relax, connect with your family, and be there in the moments they need you most.

Vacation

The longer you work at Ocean Spray, the more vacation time you get. Please see the chart below for Full-Time Regular team members*.

*Part-Time Regular, Non-Union Hourly, Kenosha and Middleboro team members – please check your local schedule for details about time away from work.

Effective January 1st each Calendar Year	Annual Allotment
Less Than One Year	Prorated
Year 1	15 days
Year 2	15 days
Year 3	16 days
Year 4	17 days
Year 5	18 days
Year 6	19 days
Year 7	20 days
Year 8	21 days
Year 9	22 days
Year 10	23 days
Year 11	24 days
Year 12 +	25 days

- Eligible, regular part-time employees regularly scheduled to work 22.5 or more hours each week receive pro-rated paid vacation time commensurate with the number of hours worked in a regularly scheduled work week.
- Regular part-time employees regularly scheduled to work less than 22.5 hours per week are eligible for prorated unpaid vacation time based on the number of hours worked in a regularly scheduled work week.

VOLUNTARY BENEFITS

Paid Time off

Home Instead

Parenting Resources

Torchlight

Bright Horizons Family Solutions

LifeMart

Will Preparation and Identity Theft

2024 Rates

Home Instead

Juggling the responsibility of working and providing care for a loved one can be overwhelming. Home Instead Senior Care provides the support you need to handle it all.

Home Instead Senior Care provides:

- Tools to assess the caregiving situation
- Resources and solutions to address challenges in caregiving
- Support from “live” experts anytime you need it
- Tips to manage work and caregiving responsibilities

Click **here** to take advantage of this benefit.

Username: oceanspray

Password: help2red

VOLUNTARY BENEFITS

Paid Time off

Home Instead

Parenting Resources

Torchlight

Bright Horizons Family Solutions

LifeMart

Will Preparation and Identity Theft

2024 Rates

Torchlight

Being a caregiver for a loved one comes with additional responsibilities. Navigating the complex care needs and tough decisions adds stress to your already busy life. That's why we've teamed up with Torchlight to provide innovative guidance and support for caregivers in the workforce.

Torchlight delivers solutions designed specifically for caregivers of children with special need or dependent elders. With real-time access to valuable strategies and support, Torchlight combines decision-support tools, a caregiving knowledge base, and human expertise to help reduce stress and achieve better outcomes.

Torchlight's digital platform connects you to valuable resources as well as a team of expert advisors to give you the best practices and explore your options.

Visit oceanspray.torchlight.care to get started. All you need to do is complete a profile on your loved one. Torchlight uses the information to point you in the right direction. If you want to talk to an expert, simply schedule a session on the portal.

VOLUNTARY BENEFITS

Paid Time off

Home Instead

Parenting Resources

Torchlight

Bright Horizons Family Solutions

LifeMart

Will Preparation and Identity Theft

2024 Rates

Bright Horizons Family Solutions

Introducing Bright Horizons Family Solutions!

At Ocean Spray, our goal is to support you, your family and your career. Bright Horizons Family Solutions provides high quality back-up care for your children, adults and elders in your family. With this new benefit you can easily find sitters, elder care and pet care, as well as move to the top of the waitlists, and take part in discounts at participating child care centers.

We understand ‘life happens’ and this resource is designed to reduce your stress and provide a reliable back-up plan when life’s uncertainties occur.

Virtual Tutoring Through Your Back-Up Care Benefit

After this past unique school year, with new challenges like remote and hybrid learning, your child may need extra one-on-one support to get caught up over the summer and for ongoing support throughout the next school year. Great news! You can use your Bright Horizons Back-Up Care™ benefit to schedule time with an experienced tutor to help your 5-18-year-old stay on track with their academics. Get instant help in 300+ subjects or targeted support in math or reading. Each back-up care use can be exchanged for 4 hours of virtual tutoring.

Watch a video to learn more.

Get Tutoring Support

Visit backup.brighthouse.com

If Prompted –

Employer Username: OceanSpray

Password: Benefits4You

To learn more, and create your online profile, visit: clients.brighthouse.com/oceanspray#Family-Solutions

1. Click “Use It” within “Reserve Back-Up Care” box
2. Then “Register Now”
3. Employer Username: OceanSpray
4. Employer PW: Benefits4you

Have more questions? Email FitforLifeBenefits@oceanspray.com or call Bright Horizons directly at 1-877-BH-CARES (242-2737)

VOLUNTARY BENEFITS

Paid Time off

Home Instead

Parenting Resources

Torchlight

Bright Horizons Family Solutions

LifeMart

Will Preparation and Identity Theft
2024 Rates

LifeMart

We get it. Life can be expensive. Between daycare expenses for your kids, groceries, and your cell phone bill, it can feel like money's going out faster than it's coming in. And who has the time to search a bunch of websites for the best deal or scour your local stores? We sure don't.

That's where LifeMart enters.

LifeMart makes your day-to-day life a little simpler, more affordable, and a lot more fun. You can enjoy discounts on the brands you love just for being part of the Ocean Spray family. Receive unlimited savings on:

- Dependent care and education
- Healthy living: gyms, nutrition plans, grocery coupons
- Furniture & appliances
- Car buying and automotive services
- Financial & legal products
- Travel needs: car rentals, hotels
- Electronics: computers, cell phones
- Fun outside your home: theme park tickets, movie tickets, restaurants
- Clothing
- Flowers
- Gifts
- Nationwide Local Deals

Get the most bang for your buck!

Explore your savings potential and get started today, please click [here](#). (Make sure you use the registration code **OCEANSPRAY**)

Download the LifeMart mobile app for savings from your smartphone.

VOLUNTARY BENEFITS

Paid Time off

Home Instead

Parenting Resources

Torchlight

Bright Horizons Family Solutions

LifeMart

Will Preparation and Identity Theft

2024 Rates

Will Preparation

Whether your assets are few or many, it's important to have a will. Thanks to The Hartford, you have access to **EstateGuidance**, which offers the convenience of creating a simple will from the comfort of your home. Protect your family's future by creating a will online – backed by online support from licensed attorneys.

Identity Theft

As a part of your life insurance benefit through The Hartford, you also receive protection from Identity Theft at no cost to you.

With the Identity Theft Protection, you will have help with the following:

- Education on how to identify and avoid identity theft before it happens
- Help to complete an identity theft affidavit and cancel lost credit cards
- Unlimited access to a personal case manager until your problem is resolved

VOLUNTARY BENEFITS

Paid Time off

Home Instead

Parenting Resources

Torchlight

Bright Horizons Family Solutions

LifeMart

Will Preparation and Identity Theft

2024 Rates

Know your costs!

Your rates according to your pay frequency.

Monthly Pay Frequency				Semi-Monthly Pay Frequency			
MEDICAL Contributions				MEDICAL Contributions			
PPO 80	Employee	Ocean Spray	TOTAL Cost	PPO 80	Employee	Ocean Spray	TOTAL Cost
Employee	\$ 236.45	\$ 837.50	\$ 1,073.95	Employee	\$ 118.23	\$ 418.75	\$ 536.98
Employee + 1	\$ 563.67	\$ 1,484.39	\$ 2,048.06	Employee + 1	\$ 281.84	\$ 742.20	\$ 1,024.03
Employee + Family	\$ 857.87	\$ 2,259.19	\$ 3,117.06	Employee + Family	\$ 428.94	\$ 1,129.60	\$ 1,558.53
PPO 70				PPO 70			
Employee	\$ 142.63	\$ 696.14	\$ 838.77	Employee	\$ 71.32	\$ 348.07	\$ 419.39
Employee + 1	\$ 362.66	\$ 1,236.88	\$ 1,599.54	Employee + 1	\$ 181.33	\$ 618.44	\$ 799.77
Employee + Family	\$ 551.96	\$ 1,882.49	\$ 2,434.45	Employee + Family	\$ 275.98	\$ 941.25	\$ 1,217.23
HDHP w/HSA				HDHP w/HSA			
Employee	\$ 149.18	\$ 728.08	\$ 877.26	Employee	\$ 74.59	\$ 364.04	\$ 438.63
Employee + 1	\$ 379.31	\$ 1,293.62	\$ 1,672.93	Employee + 1	\$ 189.66	\$ 646.81	\$ 836.47
Employee + Family	\$ 577.29	\$ 1,968.86	\$ 2,546.15	Employee + Family	\$ 288.65	\$ 984.43	\$ 1,273.08
HPN				HPN			
Employee	\$ 128.37	\$ 626.52	\$ 754.89	Employee	\$ 64.19	\$ 313.26	\$ 377.45
Employee + 1	\$ 326.39	\$ 1,113.19	\$ 1,439.58	Employee + 1	\$ 163.20	\$ 556.60	\$ 719.79
Employee + Family	\$ 496.77	\$ 1,694.23	\$ 2,191.00	Employee + Family	\$ 248.39	\$ 847.12	\$ 1,095.50
DENTAL Contributions				DENTAL Contributions			
Premium	Employee	Ocean Spray	TOTAL Cost	Premium	Employee	Ocean Spray	TOTAL Cost
Employee	\$ 23.54	\$ 20.17	\$ 43.71	Employee	\$ 11.77	\$ 10.09	\$ 21.86
Employee + 1	\$ 48.93	\$ 41.93	\$ 90.86	Employee + 1	\$ 24.47	\$ 20.97	\$ 45.43
Employee + Family	\$ 76.37	\$ 65.42	\$ 141.79	Employee + Family	\$ 38.19	\$ 32.71	\$ 70.90
Value				Value			
Employee	\$ 5.04	\$ 20.17	\$ 25.21	Employee	\$ 2.52	\$ 10.09	\$ 12.61
Employee + 1	\$ 10.48	\$ 41.93	\$ 52.41	Employee + 1	\$ 5.24	\$ 20.97	\$ 26.21
Employee + Family	\$ 16.35	\$ 65.42	\$ 81.77	Employee + Family	\$ 8.18	\$ 32.71	\$ 40.89
VISION Contributions				VISION Contributions			
100% Employee-paid	Employee			100% Employee-paid	Employee		
Employee	\$ 8.32			Employee	\$ 4.16		
Employee + 1	\$ 16.62			Employee + 1	\$ 8.31		
Family	\$ 26.76			Family	\$ 13.38		

VOLUNTARY BENEFITS

Paid Time off

Home Instead

Parenting Resources

Torchlight

Bright Horizons Family Solutions

LifeMart

Will Preparation and Identity Theft

2024 Rates

Know your costs!

Your rates according to your pay frequency.

Bi-Weekly Pay Frequency				Weekly Pay Frequency			
MEDICAL Contributions				MEDICAL Contributions			
PPO 80	Employee	Ocean Spray	TOTAL Cost	PPO 80	Employee	Ocean Spray	TOTAL Cost
Employee	\$ 109.13	\$ 386.54	\$ 495.67	Employee	\$ 54.57	\$ 193.27	\$ 247.83
Employee + 1	\$ 260.16	\$ 685.10	\$ 945.26	Employee + 1	\$ 130.08	\$ 342.55	\$ 472.63
Employee + Family	\$ 395.94	\$ 1,042.70	\$ 1,438.64	Employee + Family	\$ 197.97	\$ 521.35	\$ 719.32
PPO 70				PPO 70			
Employee	\$ 65.83	\$ 321.30	\$ 387.12	Employee	\$ 32.91	\$ 160.65	\$ 193.56
Employee + 1	\$ 167.38	\$ 570.87	\$ 738.25	Employee + 1	\$ 83.69	\$ 285.43	\$ 369.12
Employee + Family	\$ 254.75	\$ 868.84	\$ 1,123.59	Employee + Family	\$ 127.38	\$ 434.42	\$ 561.80
HDHP w/HSA				HSA			
Employee	\$ 68.85	\$ 336.04	\$ 404.89	Employee	\$ 34.43	\$ 168.02	\$ 202.44
Employee + 1	\$ 175.07	\$ 597.06	\$ 772.12	Employee + 1	\$ 87.53	\$ 298.53	\$ 386.06
Employee + Family	\$ 266.44	\$ 908.70	\$ 1,175.15	Employee + Family	\$ 133.22	\$ 454.35	\$ 587.57
HPN				HPN			
Employee	\$ 59.25	\$ 289.16	\$ 348.41	Employee	\$ 29.62	\$ 144.58	\$ 174.21
Employee + 1	\$ 150.64	\$ 513.78	\$ 664.42	Employee + 1	\$ 75.32	\$ 256.89	\$ 332.21
Employee + Family	\$ 229.28	\$ 781.95	\$ 1,011.23	Employee + Family	\$ 114.64	\$ 390.98	\$ 505.62
DENTAL Contributions				DENTAL Contributions			
Premium	Employee	Ocean Spray	TOTAL Cost	Premium	Employee	Ocean Spray	TOTAL Cost
Employee	\$ 10.86	\$ 9.31	\$ 20.17	Employee	\$ 5.43	\$ 4.65	\$ 10.09
Employee + 1	\$ 22.58	\$ 19.35	\$ 41.94	Employee + 1	\$ 11.29	\$ 9.68	\$ 20.97
Employee + Family	\$ 35.25	\$ 30.19	\$ 65.44	Employee + Family	\$ 17.62	\$ 15.10	\$ 32.72
Value				Value			
Employee	\$ 2.33	\$ 9.31	\$ 11.64	Employee	\$ 1.16	\$ 4.65	\$ 5.82
Employee + 1	\$ 4.84	\$ 19.35	\$ 24.19	Employee + 1	\$ 2.42	\$ 9.68	\$ 12.09
Employee + Family	\$ 7.55	\$ 30.19	\$ 37.74	Employee + Family	\$ 3.77	\$ 15.10	\$ 18.87
VISION Contributions				VISION Contributions			
100% Employee-paid	Employee			100% Employee-paid	Employee		

GLOSSARY & DEFINITIONS

This glossary defines many commonly used terms but is not an all-encompassing list. These definitions are intended to be educational and may be different from the terms and definitions in your plan or health insurance policy. Some of these terms also might not have the same meaning when used in your policy or plan, and in any case, the policy or plan governs. (See your Summary of Benefits and Coverage for information on how to get a copy of your policy or plan document.)

Allowed Amount This is the maximum payment the plan will pay for a covered health care service. May also be called “eligible expense,” “payment allowance,” or “negotiated rate.”

Appeal A request that your health insurer or plan review a decision that denies a benefit or payment (either in whole or in part).

Balance Billing When a provider bills you for the balance remaining on the bill that your plan doesn’t cover. This amount is the difference between the actual billed amount and the allowed amount. For example, if the provider’s charge is \$200 and the allowed amount is \$110, the provider may bill you for the remaining \$90. This happens most often when you see an out-of-network provider (non-preferred provider). A network provider (preferred provider) may not balance bill you for covered services.

Claim A request for a benefit (including reimbursement of a health care expense) made by you or your health care provider to your health insurer or plan for items or services you think are covered.

Coinsurance Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service. You generally pay coinsurance plus any deductibles you owe. (For example, if the health insurance or plan’s allowed amount for an office visit is \$100 and you’ve met your deductible, your coinsurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.)

Copayment A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service (sometimes called “copay”). The amount can vary by the type of covered health care service.

Cost Sharing Your share of costs for services that a plan covers that you must pay out of your own pocket (sometimes called “out-of-pocket costs”). Some examples of cost sharing are copayments, deductibles, and coinsurance. Family cost sharing is the share of cost for deductibles and out-of-pocket costs you and your spouse and/or child(ren) must pay out of your own pocket. Other costs, including your premiums, penalties you may have to pay, or the cost of care a plan doesn’t cover usually aren’t considered cost sharing.

Deductible An amount you could owe during a coverage period (usually one year) for covered health care services before your plan begins to pay. An overall deductible applies to all or almost all covered items and services. A plan with an overall deductible may also have separate deductibles that apply to specific services or groups of services. A plan may also have only separate deductibles. (For example, if your deductible is \$1000, your plan won’t pay anything until you’ve met your \$1000 deductible for covered health care services subject to the deductible.)

Diagnostic Test Tests to figure out what your health problem is. For example, an x-ray can be a diagnostic test to see if you have a broken bone.

Durable Medical Equipment (DME) Equipment and supplies ordered by a health care provider for everyday or extended use. DME may include oxygen equipment, wheelchairs, or crutches.

Emergency Medical Transportation Ambulance services for an emergency medical condition. Types of emergency medical transportation may include transportation by air, land, or sea. Your plan may not cover all types of emergency medical transportation, or may pay less for certain types.

Emergency Room Care / Emergency Services Services to check for an emergency medical condition and treat you to keep an emergency medical condition from getting worse. These services may be provided in a licensed hospital's emergency room or other place that provides care for emergency medical conditions.

Excluded Services Health care services that your plan doesn't pay for or cover.

Formulary A list of drugs your plan covers. A formulary may include how much your share of the cost is for each drug. Your plan may put drugs in different cost sharing levels or tiers. For example, a formulary may include generic drug and brand name drug tiers and different cost sharing amounts will apply to each tier.

Grievance A complaint that you communicate to your health insurer or plan.

Health Insurance A contract that requires a health insurer to pay some or all of your health care costs in exchange for a premium. A health insurance contract may also be called a "policy" or "plan."

Home Health Care Health care services and supplies you get in your home under your doctor's orders. Services may be provided by nurses, therapists, social workers, or other licensed health care providers. Home health care usually doesn't include help with non-medical tasks, such as cooking, cleaning, or driving.

Hospice Services Services to provide comfort and support for persons in the last stages of a terminal illness and their families.

Hospitalization Care in a hospital that requires admission as an inpatient and usually requires an overnight stay. Some plans may consider an overnight stay for observation as outpatient care instead of inpatient care.

Hospital Outpatient Care Care in a hospital that usually doesn't require an overnight stay.

In-network Coinsurance Your share (for example, 20%) of the allowed amount for covered health care services. Your share is usually lower for in-network covered services.

In-network Copayment A fixed amount (for example, \$15) you pay for covered health care services to providers who contract with your health insurance or plan. In-network copayments usually are less than out-of-network copayments.

Maximum Out-of-pocket Limit Yearly amount the federal government sets as the most each individual or family can be required to pay in cost sharing during the plan year for covered, in-network services. Applies to most types of health plans and insurance. This amount may be higher than the out-of-pocket limits stated for your plan.

Medically Necessary Health care services or supplies needed to prevent, diagnose, or treat an illness, injury, condition, disease, or its symptoms, including habilitation, and that meet accepted standards of medicine.

Network The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

Network Provider (Preferred Provider) A provider who has a contract with your health insurer or plan who has agreed to provide services to members of a plan. You will pay less if you see a provider in the network. Also called "preferred provider" or "participating provider."

Out-of-network Coinsurance Your share (for example, 40%) of the allowed amount for covered health care services to providers who don't contract with your health insurance or plan. Out-of-network coinsurance usually costs you more than in-network coinsurance.

Out-of-network Copayment A fixed amount (for example, \$30) you pay for covered health care services from providers who do not contract with your health insurance or plan. Out-of-network copayments usually are more than in-network copayments.

Out-of-network Provider (Non-Preferred Provider) A provider who doesn't have a contract with your plan to provide services. If your plan covers out-of-network services, you'll usually pay more to see an out-of-network provider than a preferred provider. Your policy will explain what those costs may be. May also be called "non-preferred" or "non-participating" instead of "out-of-network provider."

Out-of-pocket Limit The most you could pay during a coverage period (usually one year) for your share of the costs of covered services. After you meet this limit the plan will usually pay 100% of the allowed amount. This limit helps you plan for health care costs. This limit never includes your premium, balance-billed charges or health care your plan doesn't cover. Some plans don't count all of your copayments, deductibles, coinsurance payments, out-of-network payments, or other expenses toward this limit.

Preauthorization A decision by your health insurer or plan that a health care service, treatment plan, prescription drug or durable medical equipment (DME) is medically necessary. Sometimes called "prior authorization," "prior approval," or "precertification." Your health insurance or plan may require preauthorization for certain services before you receive them, except in an emergency. Preauthorization isn't a promise your health insurance or plan will cover the cost.

Premium The amount that must be paid for your health insurance or plan. You and or your employer usually pay it monthly, quarterly, or yearly.

Prescription Drug Coverage Coverage under a plan that helps pay for prescription drugs.

Preventive Care (Preventive Service) Routine health care, including screenings, check-ups, and patient counseling, to prevent or discover illness, disease, or other health problems.

Provider An individual or facility that provides health care services. Some examples of a provider include a doctor, nurse, chiropractor, physician assistant, hospital, surgical center, skilled nursing facility, and rehabilitation center. The plan may require the provider to be licensed, certified, or accredited as required by state law.

Screening A type of preventive care that includes tests or exams to detect the presence of something, usually performed when you have no symptoms, signs, or prevailing medical history of a disease or condition.

Skilled Nursing Care Services performed or supervised by licensed nurses in your home or in a nursing home. Skilled nursing care is not the same as "skilled care services," which are services performed by therapists or technicians (rather than licensed nurses) in your home or in a nursing home.

Specialist A provider focusing on a specific area of medicine or a group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions.

Specialty Drug A type of prescription drug that, in general, requires special handling or ongoing monitoring and assessment by a health care professional, or is relatively difficult to dispense. Generally, specialty drugs are the most expensive drugs on a formulary.

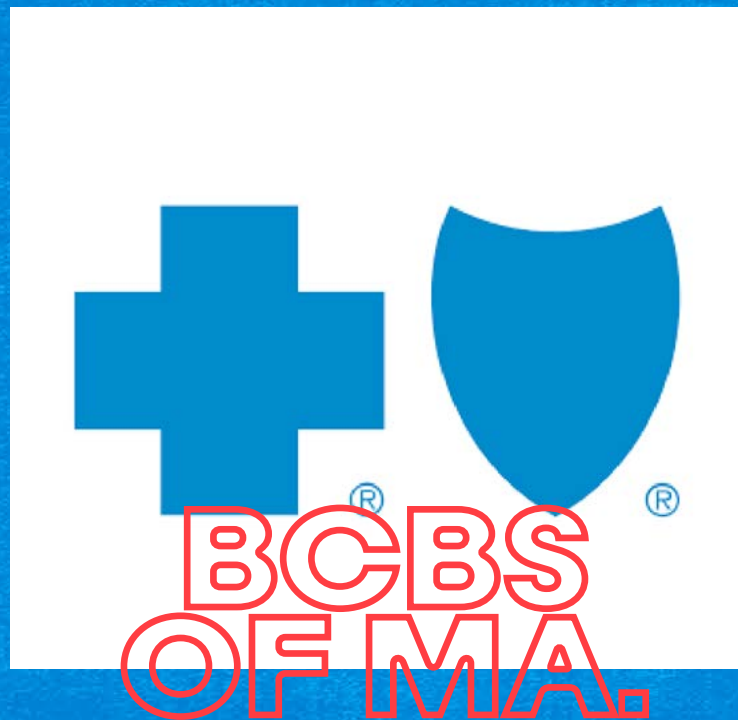
UCR (Usual, Customary and Reasonable) The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service. The UCR amount is sometimes used to determine the allowed amount.

Urgent Care Care for an illness, injury, or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care.

THERE'S AN APP FOR THAT!



The Workday app provides secure, mobile access to your Workday applications on-the-go.



Access medical plan information, claims information, and your ID card.



Virtual medical and behavioral health visits from a tablet - anywhere, anytime.

LEOAL

NOTICES

Please click here to read more about legal notices

Password: ocean

Please click here to read more about plan documents

Password: ocean

This guide provides only a summary of some of the benefit plans offered to team members of Ocean Spray Cranberries, Inc. If there are discrepancies between the information included in this guide and the applicable Summary Plan Descriptions (SPDs), insurance plans or contracts, the SPDs, insurance plans and contracts will govern. Ocean Spray Cranberries, Inc. reserves the right to amend or terminate the plans described in this guide at any time.

CONTACT

MEDICAL

Blue Cross Blue Shield of Massachusetts
1-800-872-5298
[Visit Website](#)

PRESCRIPTION DRUG

Express Scripts
1-800-711-0917
[Visit Website](#)

TELEHEALTH

Well Connection is now part of MyBlue!
[Visit Website](#)

EAP FIT FOR LIFE CARES

Lyra
1-877-217-6960
[Visit Website](#)

DENTAL

Delta Dental of Massachusetts
1-800-872-0500
[Visit Website](#)

VISION

VSP
1-800-877-7195
[Visit Website](#)

HEALTH CARE FLEXIBLE SPENDING ACCOUNT

Sentinel Benefits and Financial Group
1-888-762-6088
[Visit Website](#)

COMMUTER FLEXIBLE SPENDING ACCOUNT

Sentinel Benefits and Financial Group
1-888-762-6088
[Visit Website](#)

HEALTH SAVINGS ACCOUNT

Fidelity/NetBenefits
1-800-742-4015
[Visit Website](#)

LIFE AND ACCIDENT INSURANCE

Ocean Spray – Local HR Representative
[Contact the Benefits Department](#)

SHORT & LONG TERM DISABILITY

Ocean Spray – Local HR Representative
[Contact the Benefits Department](#)

FMLA

Ocean Spray – Local HR Representative
[Contact the Benefits Department](#)

LONG TERM CARE

Long-Term Care Solutions
1-877-286-2852
[Visit Website](#)

401K

Fidelity Investments
1-800-421-3844
[Visit Website](#)

AUTO & HOMEOWNERS INSURANCE

Farmers Insurance
1-800-438-6381
[Visit Website](#)

CONTACT

PET INSURANCE

VPI

1-800-GET-MET8 (438-6388)

[Visit Website](#)

CRITICAL ILLNESS INSURANCE

The Hartford

1-800-711-0917

[Visit Website](#)

LEGAL SERVICES

LegalEASE

1-800-248-9000

[Visit Website](#)

HOSPITAL INDEMNITY INSURANCE

The Hartford

1-800-523-2233

[Visit Website](#)

FAMILY CARE LEAVE

Ocean Spray – Local HR Representative

N/A

[Contact the Benefits Department](#)

ADOPTION ASSISTANCE

Ocean Spray – Local HR Representative

N/A

[Contact the Benefits Department](#)

ID THEFT PROTECTION

The Hartford

1-800-243-6108

[Visit Website](#)

ESTATE GUIDANCE & WILL SERVICE

The Hartford

[Visit Website](#)

AHEALTHYME

BCBSMA

1-888-617-0696

[Visit Website](#)

CAREGIVER SUPPORT

Torchlight

N/A

[Visit Website](#)

TEAM MEMBER RELIEF FUND

Canary

[Visit Website](#)