

2026 Facts About Leaving Ocean Spray Cranberries-Hourly Team Members

MEDICAL / DENTAL / VISION PLANS

Coverage under your medical, dental and/or vision plans will end on your last day of work. For the purposes of this document, last day of work will mean your **Termination Date** as reflected in Workday.

Under the provisions of COBRA, you have the option of extending your medical, dental and/or vision coverage for a period of up to 18 months. The cost is 102% of the monthly premium, which includes the full premium cost along with a 2% administrative fee. You must elect continuation of coverage within 60 days of your **termination date** or when you receive your COBRA Specific Rights Notice. Within the next few weeks, you will receive the COBRA enrollment package at your home via regular mail. This package will include information regarding your rights under COBRA, the cost information below, as well as an explanation of your options under the plan.

The monthly COBRA rates in effect until December 31, 2026:

Coverage Tier	Medical BCBS PPO 80	Medical BCBS PPO 70	Medical HDHP w/HSA*	HPN (for PA & NV only)
Employee Only	\$1,271.15	\$957.92	\$983.66	\$878.89
Employee + Spouse/DP	\$2,580.44	\$1,987.69	\$2,041.10	\$1,823.69
Employee + Child(ren)	\$2,440.61	\$1,867.95	\$1,918.14	\$1,713.83
Family	\$3,889.72	\$2,932.59	\$3,003.69	\$2,664.13

***IMPORTANT NOTE:** If you enroll in the HDHP Cobra Plan, you will have access to use your Health Savings Account (HSA) funds, however, you will no longer be able to contribute to the HSA on a pre-tax basis.

Coverage Tier	Delta Dental Premium	Delta Dental Value	VSP Vision
Employee Only	\$44.58	\$25.71	\$8.49
Employee + Spouse/DP	\$93.63	\$54.00	\$16.95
Employee + Child(ren)	\$98.08	\$56.57	\$16.95
Family	\$150.69	\$87.62	\$27.30

If you have any questions regarding the continuation of your medical, dental and/or vision coverage under COBRA, contact our third-party administrator, **One Source Virtual (OSV)** at **866-934-9784** or email them at osccobra@onesourcevirtual.com.

Other Insurance Coverage(s):

BASIC GROUP LIFE / AD&D INSURANCE / SUPPLEMENTAL LIFE / AD&D INSURANCE / SPOUSAL LIFE INSURANCE / CHILD LIFE INSURANCE-

Insurance coverage ends as of the termination date entered in Workday. There may be options for you to continue this coverage, and you should receive an additional information package directly from The Hartford. If you do not receive your continuation package it is important you reach out to The Hartford; they can be reached at 877-320-0484. Approval for any

continuation of coverage may be subject to evidence of insurability. The forms and applicable premium must be completed and returned to The Hartford within 31 days of the date benefits are terminated (your termination date). Please contact The Hartford with any questions at 877-320-0484.

SHORT-TERM DISABILITY / LONG -TERM DISABILITY / BUSINESS TRAVEL ACCIDENT INSURANCE-

Coverage ends as of your termination date entered in Workday.

FLEXIBLE SPENDING ACCOUNTS (FSA)-

Contributions will continue through the end of the pay period in which your employment ends. You may submit claims for eligible services incurred on or before your last day worked until March 31st of the following year. If you wish to continue participating in the health care spending account on an after-tax basis, or if you have any questions, please contact Sentinel Benefits at 1-888- 762-6088 or at www.sentinelgroup.com.

LONG TERM CARE INSURANCE-

If you are enrolled in Long Term Care insurance with UNUM, you may continue your coverage. To convert your long-term care insurance policy, you must complete and submit portability paperwork within 60 days of the date benefits are terminated (your termination date). To obtain copies of the paperwork, call 877-286-2852. Your coverage has not been transferred until you start paying the premiums directly to the insurance carrier. If you have not received a bill within 30 days, please call LTC Solutions, Inc. at 877-286-2852.

FARMERS AUTO AND HOME INSURANCE / VPI PET INSURANCE-

If you have an automobile, homeowner's or pet insurance policy with Farmers or VPI, you must transfer your policy to a non-group plan. When your policy renews, you will lose your group discount. Your discount for automobile insurance is not lost until your policy renews. Please contact Farmers directly at 1-800-438-6381 for automobile and homeowner's insurance or visit <https://myautohome.farmers.com/index.html#/home>.

Call VPI for pet insurance at 1-800-483-6388 or visit their website at <https://online.metlife.com/edge/web/public/benefits>

LEGALEASE-

Contributions will continue through the end of the pay period in which you are terminated. If you are enrolled in legal insurance through LegalEASE, you may continue your coverage by paying premiums directly to LegalEASE. For more details and payment information, contact LegalEASE at 1-800-248-9000. If a legal case has begun prior to your last day of work, the case will be handled by LegalEASE through its completion. Please visit the LegalEASE website at www.legaleaseplan.com/oceanspray to continue your coverage.

TUITION ASSISTANCE-

If you received tuition assistance before your termination date, you may be required to repay those funds in accordance with our policy. Your HR Business Partner will follow up with you directly to review any tuition assistance you received and discuss next steps.

SUPERFRUIT POINTS-

If you leave Ocean Spray for any reason, you have 30 days to use any remaining points by contacting the recognition platform provider, O.C. Tanner, through their customer support: www.octanner.com/customersupport

TIME AWAY FROM WORK – PAID TIME OFF (PTO) / COMPANY HOLIDAYS-

You will receive payment for any accrued but unused **PTO*** prior to your termination date. **You will not receive payment for any unused holidays.** Your termination date will be your last day worked and may not be extended through the use of accrued and/or unused PTO or other available pay policies. Please contact your HR Business Partner or Payroll with any questions.

PTO ACCRUAL SCHEDULE - ALL TEAM MEMBERS

Years of Service	Eligible PTO Time
Team members with fewer than 5 years of service	Up to 128 hours annually, accrued monthly
Team members with 5 years but fewer than 10 years of service	Up to 168 hours annually, accrued monthly
Team members with 10 years but fewer than 20 years of service	Up to 208 hours annually, accrued monthly
Team members with 20 or more years of service	Up to 248 hours annually, accrued monthly

***IMPORTANT NOTE:** Accrual credit for the month is earned on the 16th of the month. Team members who terminate before the 16th of the month will not receive accrual credit for that month.

Retirement Plan(s):

OCEAN SPRAY CRANBERRIES RETIREMENT PLAN (PENSION)-

Eligibility for the Pension Plan is based on your hire date and service. If you were hired before January 1, 2010 and completed one year of employment with at least 1,000 hours worked, you may be eligible for the Ocean Spray Pension Plan. Those hired before January 1, 2010, with five or more years of service are considered vested. Vested participants will receive details about their accrued benefit in the spring of the year following termination.

OCEAN SPRAY CRANBERRIES 401(K) SAVINGS PLAN-

To find out more details about your 401(k) Plan, your distribution options, check your balance you can contact Fidelity Investments at **800-421-3844** or visit the 401(k) Plan website at www.401k.com.

- Call 800-421-3844 and enter your Social Security Number
- Enter your PIN [personal identification number]
- If you do not have your PIN, press "1" after you enter your Social Security Number and request a PIN reminder notice; you can also change your PIN by following the prompts. Confirmation of your PIN is mailed to your home address within 5 business days.
- You can also visit the 401(k) Plan website at www.401k.com

401(k) Plan FAQ's

What is the vesting schedule for the Ocean Spray 401(K) Plan company contributions?

Retirement Plan Vesting	
Years of Service	% Vested
1 year	0%
2 years	0%
3 years	100%

You are always 100% vested in your own contributions and the earnings on those contributions.

Are you eligible to receive the Discretionary Match? To receive the discretionary 401(k) match contribution, you must be an active participant in the plan on the last day of the fiscal month in which the pool closes and be employed on the day this award issued.

Are you eligible to receive the PFP? To be eligible for the PFP, you must be actively employed on the date the award is issued.

How can your name or address be changed? Please contact Fidelity directly at 800-421-3844.

Do you have an outstanding 401(k) loan? Should you have an outstanding loan balance, you have the option to either pay your loan off in full or to set up a monthly ACH deduction to continue paying any loan balance. Please contact Fidelity directly and speak with a Participant Services Representative to review your options.



Legal Disclaimer: The information provided in this guide is intended solely as general information and support and should not be construed as legal advice or a legally binding interpretation. In the event of any discrepancies or questions regarding rights, responsibilities, or procedures in this guide, the operative document (whether an official policy, plan document, or collective bargaining agreement) shall serve as the final authority and take precedence.

SHOULD YOU HAVE ANY ADDITIONAL BENEFITS QUESTIONS ABOUT LEAVING OCEAN SPRAY, PLEASE CONTACT YOUR BENEFITS DEPARTMENT AT FITFORLIFEBENEFITS@OCEANSPRAY.COM. THANK YOU.