

WADE IN to your Benefits...

AUSTRALIA BENEFITS GUIDE

The Benefits Team

Email us @ fitforlifebenefits@oceanspray.com



WADE IN to your Benefits!

In this guide, you'll find all the essential info about Ocean Spray's benefits. We're proud to be an employer of choice, and we're committed to helping our team members stay well and healthy. Our benefits have you covered at no cost in case of permanent disablement, terminal illness, or death, ensuring you and your loved ones are looked after when it matters most.

We've Got Your Back!

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, contracts, or policies will govern. Ocean Spray Cranberries, Inc. reserves the right to amend or terminate the plans described in this guide at any time.



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ELIGIBILITY & ENROLLMENT

ELIGIBILITY GUIDELINES

- All team members are automatically eligible for benefits upon commencement of employment and premiums for coverage are fully funded by Ocean Spray



LIFE COVER, TPD AND INCOME PROTECTION

Ocean Spray®

OCEAN SPRAY

Life Cover, TPD & Income Protection Insurance

Ocean Spray

LIFE COVER & TPD – Administered via TAL

- All team members are automatically eligible upon commencement of employment and premiums are fully funded by Ocean Spray
- Procedure involves completion of application and standard medical underwriting process
- Covers 3x annual base salary
- Protects in the event of death, terminal illness, or total and permanent disablement

If you leave Ocean Spray, continuation cover is available. You have the choice to maintain the cover personally with no underwriting/medical requirements.

INCOME PROTECTION – Administered via TAL

- All team members are automatically eligible upon commencement of employment and premiums are fully funded by Ocean Spray
- Procedure involves completion of application and underwriting process
- Covers 70% of your base salary. Waiting period is 30 days, benefit period through to age 65
- Cover is provided in the case of any sickness or injury that prevents you from working after an initial waiting (qualification) period of 30 days

For more detailed information or to arrange a time to speak with a qualified Risk Advisor, please contact Terry Le at terry.le@honan.com.au or call 0490 397 457

Cigna Medical Benefits Abroad & International SOS

Ocean Spray

Cigna Medical Benefits Abroad

All full-time, active team members traveling on business or at Ocean Spray's expense outside your home country or permanent assignment for up to 180 consecutive days per trip (dependents of team members are not covered).

Assistance is available 24 hours a day, 7 days a week:
Phone: 302.797.3535 (outside the U.S.), 800.243.1348 (inside the U.S.)

International SOS

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

- 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!



The background of the slide is a photograph of an industrial facility, possibly a pharmaceutical or food processing plant. It features complex machinery, metal walkways with railings, and various pipes. A large, semi-transparent blue shape is overlaid on the left side of the image, serving as a backdrop for the title text.

PRIVATE MEDICAL INSURANCE ALLOWANCE

Ocean Spray is committed to supporting the well-being of our team members. In the absence of an employer-sponsored medical plan, we provide a monetary allowance to help offset the cost of private medical insurance for our team members.

The allowance plan is not a reimbursement for expenses. It is a standard cash allowance amount and therefore a taxable benefit.

- **Documentation Required**
 - Example documentation would be a receipt or print screen of confirmation of PMI
 - The Benefits Team will never ask for any personal, private health data or beneficiary information
- **How Do I Receive My Allowance?**
 - Once documentation is received, the allowance will be initiated and processed through Payroll
- **How Much Will I Receive?**
 - **Individual:** AUD \$250 Monthly / AUD \$3,000 Annually
 - **Couples/Family:** AUD \$450 Monthly / AUD \$5,400 Annually
- **Team Members are responsible for alerting and requesting modifications during the year to the Benefits Team at fitforlifebenefits@oceanspray.com**
 - Purchase of new coverage if team member does not currently have PMI
 - Cover changes due to life changes
 - Documentation confirming purchase of PMI is required
- **Annually in May, the Benefits Team will reach out with information regarding your allowance to confirm coverage, remind team members of their responsibilities and any deadline details**

SUPER ANNUATION



SUPERANNUATION

Ocean Spray makes an annual contribution to your Superannuation fund as part of our commitment to helping you build a secure financial future. These contributions are designed to assist you in saving for retirement, ensuring you have the resources needed to enjoy a comfortable and worry-free retirement

How Much Does Ocean Spray Contribute?

Ocean Spray contributes 10.5% of your salary to your Superannuation fund to help you save for retirement.

By default, these contributions are made to the Colonial First State First Choice Wholesale Personal Super fund, providing a solid foundation for your future financial security.

WELLNESS PROGRAM & INCENTIVES

FITNESS REIMBURSEMENT

Receive up to AUD \$200 reimbursement every year
for eligible fitness expenses!

- **Gym Memberships** – *must be a member for at least 4 months before submission*
- **Home Fitness Equipment** – treadmill, elliptical spin bike, dumbbells, etc.
- **Specialty Fitness Classes** – yoga, spin, pilates, etc.
- **Fitness Trackers** – Apple Watch, FitBit, Garmin, etc.

**Submit your claim for reimbursement once per year,
before March 31 of the following calendar year to
fitforlifebenefits@oceanspray.com**



EMPLOYEE ASSISTANCE PROGRAM

Workplace Options

This service provides counseling for any work or personal issue for you and your family members. This service is:

- Completely free
- 100% Confidential
- 24 hours/day, 7 days/week, 365 days/year
- Can be accessed via phone, email or text

Workplace Options also provides wellness coaching to support you be your healthiest self (6 telephone sessions)

- Lose weight
- Improve eating habits
- Develop an exercise program
- Smoking cessation
- Stress management
- And more!

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1. Dial Direct: +1 416 956 2979
2. Email:
support@resourcesforyourlife.com
3. Website:
<http://global.resourcesforyourlife.com>
Company Code: FitforlifeSMS Text: +1 647 624 2840
4. Iconnect You (app – download via app store): Passcode: 145440

ADDITIONAL BENEFITS

Employee Referral Program - You may receive a bonus if you refer a candidate who is hired through the Employee Referral Program. To receive the bonus, you and the referred candidate must remain employed with OS for 90 days.

Paid Time Off

Team Member Adoption/Surrogacy Assistance

Educational Assistance – Tuition Reimbursement

Team Member Volunteer Program

Superfruit Recognition Program

Ocean Spray Board of Directors' Award of Excellence - This is the highest honor the Cooperative bestows on an employee. It rewards individuals who embody the principles of innovation, leadership and customer focus, on which Ocean Spray was founded.

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 you need it.

Requests are submitted online and grants, if approved, are paid out through Wise for International team members. The maximum grant is \$1,000 USD (will be converted to local currency).

Access the Team Member Relief Fund:

<https://oceanspray.grantcircles.org/>

Questions? Email oceanspray@grantcircles.org

To apply for a grant, you must have faced one of the eligible hardships within the past six months. Documentation is required for requests, depending on the situation.

Eligible hardships include:

- Natural disasters (hurricane, tornado, fire, earthquake, flood)
- Medical issues affecting you or a dependent
- Urgent car repairs for essential tasks
- Eviction or forced relocation
- Death of a family member (spouse/partner, child, sibling, parent, grandparent, aunt, uncle)
- Emergency home issues (e.g., burst pipe)
- Domestic issues (domestic violence, unexpected caregiving, sudden relationship end causing housing loss)
- Theft or burglary
- Utility disconnection
- Significant (30% or more), unexpected loss of household income

Expenses covered by insurance or similar agreements aren't eligible for the Team Member Relief Fund.

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Questions? Contact Us!

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