

WADE IN to your Benefits...

CHINA BENEFITS GUIDE

The Benefits Team

Email us @ fitforlifebenefits@oceanspray.com



WADE IN to your Benefits!

Within this guide, you will discover essential details about Ocean Spray's benefits. We warmly invite you to take full advantage of this information to guide your decisions for yourself and your loved ones. Being well-informed can help you manage both your time and finances, but most importantly, it plays a crucial role in protecting the health and well-being of you and your family.

Whether you are a current team member updating your benefits following a life event or a new joiner selecting your benefits for the first time, this guide offers a chance to explore the plans and options available for a healthy and secure future. Your benefits are an integral part of your overall rewards package.

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

INSURED TYPE	ELIGIBILITY	ENROLLMENT	DEADLINE	EFFECTIVE DATE	DOCUMENTS REQUIRED
Team Member	Risk benefits: from 18 to 60 years old and healthy and capable of proper working Medical benefits: full-time employees from 16 to 80 years old working the minimum of 30 hours per week and in good health	New team member with existing spouse and child	30 days from date of hire	Date of hire	n/a
Spouse	Medical benefits: under the age of 80	New marriage	30 days since marriage	Date of marriage	Marriage certificate
Child	Medical benefits: Unmarried child under the age of 25 either in full-time education or residing at the same residence with main insured person	Newborn baby	30 days since birth	Date of birth	Birth certificate

Dependents should be enrolled together with employees. Only newly-married spouse and newborn baby are acceptable to be enrolled separately during the policy period.

MEDICAL & DENTAL BENEFITS

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OCEAN SPRAY

Medical Insurance

Administered through Cigna & CMB Life Insurance Co. Ltd.

Benefit Item	Coverage
Annual Benefit – Maximum per employee or dependent per year of insurance	RMB 2,000,000 per insurance period
Luxury Hospital Reimbursement Rate	0%
Area of Coverage	Mainland China, excluding Hong Kong, Macao and Taiwan
Pre-existing conditions	Non-catastrophic PE Condition: 100% Refund Catastrophic PE Condition: Not Covered

Coverage also provides Inpatient/Day Case Healthcare Benefits, Outpatient Benefits, Emergency Medical Evacuation/Repatriation and Maternity Benefits. Exclusions apply.

MEDICAL CHECK-UP PLAN

Ocean Spray provides our China-based team members with access to an annual medical check-up, supporting their overall well-being and encouraging proactive health management.

This benefit is supplied by Shanghai Meinian Clinic Ltd.

DENTAL BENEFITS

Administered by Cigna & CMB Life Insurance Co. Ltd.

Benefit Item	Coverage
Maximum Benefit per insurance period for Classes One, Two, Three and Four	RMB 3,000 per insurance period
Deductible	None
Class One (Investigative and Preventative Treatment) such as X-rays, Scale and Polish	100% Refund
Class Two (Basic Restorative Treatment, Periodontal Treatment & Treatment of Dental Injury) such as Root Canal, Extractions, Surgical Procedures, Anaesthetics, Periodontal Treatment	80% Refund
Class Three (Major Restorative Treatment) such as Dentures, Crowns, Inlays, Mouth-Guard or Occlusal Splint	50% Refund
Class Four (Orthodontic Treatment for Insured Person Under the Age of 18)	None

The background of the slide is a photograph of an industrial facility, possibly a food processing plant, featuring stainless steel equipment, pipes, and walkways. A large, semi-transparent blue shape is overlaid on the left side of the image, serving as a backdrop for the title text.

LIFE & DISABILITY INSURANCE

LIFE & DISABILITY INSURANCE

Administered by Ping An Annuity
Insurance Company, Ltd.

Benefit Item	Coverage
Accidental Death & Dismemberment	Accidental death, dismemberment and burn Sum Insured : 36 * BMS with min of 500,000
Term Life	Death or total disability due to illness Sum Insured : 36 * BMS with min of 300,000
Critical Illness	A lump sum allowance with 100% of the sum assured will be paid if the insured is diagnosed of one of the listed 33 kinds catastrophic illnesses; and 30% of the sum assured will be paid if the insured is diagnosed of one of the listed 3 mild illnesses. (30 waiting period for new hires) Sum Insured: 100,000

*Team members with high sum insured or catastrophic pre-existing condition is subject to medical underwriting and may be required to provide Health Declaration and Physical Checkup Report (within one year).

CIGNA MEDICAL BENEFITS ABROAD & INTERNATIONAL SOS

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

Ocean Spray

Download the
International SOS
App!



WELLNESS PROGRAM & INCENTIVES

FITNESS REIMBURSEMENT

Receive up to ¥964 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

EAP-Employee Assist Program –

Pressure management, workplace relationships, love & marriage, parent -child difficulties, self –development and any other lifestyle matters that might be cause concern

提供压力管理、职场人际、婚恋情感、亲子关系、自我成长等心理咨询

• Consultations are limited to 5 times for same issue per insured, per policy per 每人每年同一咨询主题限5次

• Provide telephone consultation and agency consultation or other ways提供电话咨询和机构面询等多种方式

• Available 24 hours a day, 7 days a week 7*24小时咨询平台

Service Procedure -

- Phone service: 7x24 hotline service(4 006191990) for the calls in Mainland China. 86+ 15810232131 for the calls overseas (except for national day and Spring festival holidays). 电话咨询：国内拨打7x24小时预约热线4006191990、国外拨打86+ 15810232131,(国庆节和春节等法定假日除外)
- QQ service: Working days, AM 8:30-11:30 and PM 13:00-17:30, connect to 2544203037(QQ number) for online talk. QQ咨询：工作日上午8:30-11:30,下午13:00-17:30添加2544203037为好友，即可进行在邮件咨询
- Email service: Send an email to cignacmb@eap.com.cn 邮件咨询：发邮件至cignacmb@eap.com.cn, 一个工作日内回复
- Face to Face: Call 4006191990 for making an appointment. Working time 09 : 00-21 : 00 (except for national day and Spring festival holidays, limited to 5 consultations per insurance period) 。机构面询：拨打电话4006191990预约进行面对面咨询。咨询时间为09 : 00-21 : 00 (国庆、春节假日除外，面询每人每年同一咨询主题限5次)
- Messages service: Messages service : texting to 13671226888, we will get back to you within 1 working day. 短信咨询：发送信息到13671226888, 将在24小时内回复，为您安排咨询
- Toll free—Skype service: Call 15810232131 for making an appointment, we will call you back. Business time: Working days, AM 8:30-11:30 and PM 13:00-17:30. 反向计费渠道--Skype预约：海外拨打号码15810232131 预约，我们接到需求会给您回电，服务时间：工作日，北京时间8:30-11:30；13:00-17:30



ADDITIONAL BENEFITS & CONSULTATION SERVICES

Expert Second Opinion

- ✓ When someone receives a serious medical diagnosis, he or she may not know where to turn for advice regarding treatment options or how best to comply with treatment recommendations.
- ✓ Cigna & CMB provides local and global resources to give you an expert second opinion.
- ✓ A second medical opinion provides an online review of the diagnosis and provides reassurance that the recommended medical treatment is appropriate.

Video Medical Consult

Video Consultation with a licensed physician with at least 5 years of experience. They can provide online prescriptions as well as direct billing.

Download the **Cigna & CMB** app (formerly known as Perfect Life)

1. Log into the app
2. Personal Verification
3. Video Consultation
4. Diagnosis/Prescription
5. Confirm your medication
6. Direct-Billing
7. Express Delivery

REHABILITATION PHARMACY DELIVERY

What does this service cover?

One on one Medical Consultations, collect drug requests and cooperate directly with pharmacies, check your benefits & confirm drug coverage, deductibles and co-payments, ensure pharmacy delivery and direct billing between Cigna & CMB and pharmacy upon coverage

What are the costs I would need to pay?

No delivery fee. Cost is at your own expense as per Cigna & CMB policy (deductibles, copayment, etc.)

How do I qualify for the service?

Provide them your physician's prescription within 6 months and your case history as well as your chronic condition

For which chronic conditions may I obtain medications?

Psychotropic which drugs, liquid drugs and medicine need refrigeration and cannot be delivered



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:

- COVID-19 (must accompany another emergency listed below)
- 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.

LEGAL NOTICES

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CONTACT INFORMATION

24-Hour Customer Service Hotline 24小时电话热线:

Should you have any enquiries about pre-authorization, benefit plan, claims, direct-billing and reimbursements, please dial –

如您有任何关于事先授权，福利项目，理赔，直付以及付款问题，请拨打

- 400 820 0955 (China Only Toll Free 中国境内免费)
- 0086 (21) 6086 3108 (Abroad 海外拨打)

Email: groupcare@cignacmb.com

Website: www.cignaenvoy.com



Questions? Contact Us!

fitforlifebenefits@oceanspray.com