

WADE IN to your Benefits...

FRANCE 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.

Nous sommes là pour vous.

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 and eligible dependents are automatically eligible for benefits upon commencement of employment at Ocean Spray

MEDICAL, DENTAL AND VISION PLAN

Ocean Spray®

OCEAN SPRAY

Medical, Dental and Vision Insurance

Medical, Dental and Vision – Administered through GSMC

- Team Members pay 50% for their coverage
- Fees in excess of SS tariffs are covered up to 5x (in compliance with legislation on non-regulated fees)
- Dental Prosthesis & Orthodontics: 500% SS tariffs up to 130% MSSC
- Lenses: up to €800 for very complex lenses
- Frames: €100 (maximum authorized)



The background of the slide is a photograph of an industrial facility, possibly a power plant or manufacturing 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.

LIFE AND DISABILITY INSURANCE

LIFE AND DISABILITY INSURANCE

Administered by Entoria

Life Insurance (Policy LG084071P1EP):

- Cost of Coverage: 50% in excess of 1.50% salary
- Option 1: 3x annual salary with no child, 5x annual salary with 1 child, 1x annual salary per additional child
- Option 2: 3x annual salary for all + Education Allowance
- Funeral grant of 100% MSSC

Disability (Policy LG084071P1EP):

- Cost of Coverage: 50% in excess of 1.50% salary
- Coverage is 90% of gross salary

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!



RETIREMENT



MALAKOFF MEDRIC

Ocean Spray team members in France are eligible for retirement benefits through Malakoff Médéric, which supplements the state pension system to help provide a more comprehensive retirement income.

Malakoff Médéric manages the collection of contributions for the national supplemental pension scheme (ARRCO-AGIRC), ensuring team members receive the full range of retirement support available.

WELLNESS PROGRAM & INCENTIVES

FITNESS REIMBURSEMENT

Receive up to 125€ 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:

- 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.

MEAL VOUCHER PROGRAM

Administered by Pluxee

Ocean Spray provides our France-based team members with subsidized lunch vouchers, supporting their well-being by offering a daily allowance to help cover meal costs.

The Benefit:

€9.00 / voucher (50% cost to the team member)





LEGAL NOTICES

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Questions? Contact Us!

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