

WADE IN to your Benefits...

MEXICO 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.

Estamos aquí para ti.

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 active, full-time team members and eligible dependents are automatically eligible for benefits upon commencement of employment at Ocean Spray

MEDICAL INSURANCE

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Medical Insurance

Medical – Administered through GNP

- Eligibility: Employee and dependents (spouse + children under 25).
- Maximum limited per accident / illness: 130 million pesos.
- Deductible: 14,000 Pesos
- Coinsurance: 10%
- Hospital Level: Top, No restriction
- International Coverage: Only in case of Emergency with a limit of 100,000 USD.
- Catastrophic Diseases Abroad: Covered
- Deductible elimination in case of accident: Covered
- Travel Assistance
- Medica Movil Membership
- Cost Sharing: 100% Employer



The background of the slide is a photograph of an industrial facility, possibly a food processing plant, featuring metal walkways, railings, and equipment. 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 Insignia Life/GNP

Benefit Information:

- 5-year Term Life Individual Policy with Accidental Death and Total Permanent Disability Rider.
- Cost Sharing: 100% Ocean Spray Paid
- 2 times Basic Annual Salary for death due to illness or injury

CIGNA MEDICAL BENEFITS ABROAD & INTERNATIONAL ISOS

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

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Download the
International SOS
App!



RETIREMENT

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RETIREMENT

Administradores de Fondos para el Retiro (AFORE)

- Retirement benefits are provided through a Retirement Fund Administrator (AFORE) as chosen by the employee
- AFORES provide benefits on a defined contribution (DC) or hybrid basis; benefits are fully funded. The employee's individual account is comprised of the retirement, unemployment of the elderly and old age (RCV), housing, and voluntary savings sub-accounts.

Sub-Account	Employer Contribution (% of total pensionable salaries)
RCV – retirement component	2%
RCV – unemployment of the elderly and old age component	3.15%
Housing	5%

WELLNESS PROGRAM & INCENTIVES

FITNESS REIMBURSEMENT

Receive up to \$150 USD (will be converted to pesos) 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



HEALTH CHECK-UP

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

Scheduling: To schedule your health check-up, please contact our local partner, Janem to help coordinate.

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

The Benefit:

The benefit amount is established by the Income Tax Law and is equivalent to MXN 2,641.15 per month. The card can be used at participating food & grocery stores established within Sodexo's network



LEGAL NOTICES

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