



A guide to getting the most out of your benefits

As part of your benefits package, you have access to many programs and resources that are **available at no extra cost**. From managing stress and losing weight to starting a family and saving money, there are resources and support to help you and your family live your healthiest life.

Learn about everything that's available to you and your household members.

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Living your best life means taking care of your physical and emotional well-being. We offer resources to help with it all, so you can achieve your health goals and feel supported at every step.

Support and guidance

Whenever you have questions about your benefits or need support, here's where to start.

| Resource | What it's for | Contact information |
|---|--|--|
| My Total Rewards Benefits Service Center | Questions about your benefits | 1-888-317-6947 mytotalrewards.cokeconsolidated.com |
| UnitedHealthcare Customer Care team | Asking questions about your health plan, discussing symptoms, finding doctors and more | 1-833-719-1700 myuhc.com [®] |
| CVS Caremark | Pharmacy benefits | 1-877-726-5379 caremark.com |
| Employee Assistance Program (EAP) by Magellan | 24/7 support for whatever you're going through | 1-800-888-2273 member.magellanhealthcare.com |
| Cigna | Dental benefits | 1-800-416-5211 myCigna.com |
| EyeMed | Vision benefits | 1-866-723-0513 eyemedvisioncare.com |



2nd.MD*

Need a second opinion? 2nd.MD connects you with board-certified expert doctors who specialize in your condition for a 20- to 30-minute consultation via phone or video, and it's available at no additional cost to you. 2nd.MD can support you with a new or existing diagnosis and help you navigate treatment plans, surgery and medications.



Call:
1-866-269-3534



Visit:
2nd.MD/CCC

Care options

Get care when you need it, either in person or from the convenience of home.

Connect to a provider anytime, anywhere.

With **24/7 Virtual Visits**, doctors may treat a wide range of health conditions — many of the same ones treated in an emergency room (ER) or urgent care. If needed, providers may even prescribe medications.** 24/7 Virtual Visits are ideal for common health conditions including:

- Allergies
- Bladder and urinary tract infections
- Bronchitis
- Colds/flu
- Fevers
- Pink eye
- Sinus congestion/nasal discharge
- Sore throat
- Stomachaches or loss of appetite



Visit:
myuhc.com/virtualcare



Download:
[UnitedHealthcare® app](#)

Helpful tools

To learn about all of your benefits:



Call: My Total Rewards at
1-888-317-6947, option 2



Visit:
mytotalrewards.cokeconsolidated.com

To learn about your health plan, get cost estimates, find providers and more:



Visit:
myuhc.com



Download:
[UnitedHealthcare® app](#)



* 2nd.MD is available at no additional cost to eligible teammates enrolled in a UnitedHealthcare medical plan and covered dependents.

** Certain prescriptions may not be available, and other restrictions may apply. Data rates may apply.



Preventive care

Preventive care is routine health care that helps you stay on top of your health — and may catch a possible health condition before it becomes serious. Here's what's covered under the CCCI plans:



Routine preventive care including recommended health screenings and immunizations — covered 100% in network



Dental exams and cleanings — covered 100% in network



Vision exam — covered 100% once per year in network

While you're at your annual exam, ask your doctor which health screenings are recommended for you.



You can also visit uhc.com/preventivecare to get your own preventive care checklist, tips on how to prepare for your visit and more.

Well-being programs

If you're looking to create some healthy new habits, these programs are available to help you set goals and get personalized support to help achieve them.

Real Appeal*

Want to make lasting behavior changes and live your best, most rewarding life? Try Real Appeal, a 52-week online wellness and weight-management program that focuses on gradual and sustained weight loss. It includes:

- **Supportive coaching and sessions:** Get personalized guidance from a coach who leads collaborative weekly group sessions.
- **Tools to help you make behavior change possible:** Address topics like emotional eating, mindset and motivation, and more.
- **Resources to stay motivated:** Get a Success Kit that includes access to online fitness classes, scales, a portion plate and more.



Visit: realappeal.com

One Pass Select*

Make exercise part of your routine with One Pass Select. It offers:

- Access to fitness centers throughout the country**
- On-demand and live-streaming fitness classes
- Home grocery delivery**

There are 5 membership tiers, starting as low as \$10 per month for the digital-only option.



Visit: onepassselect.com

* Real Appeal and One Pass Select are voluntary programs available to eligible teammates enrolled in a UnitedHealthcare medical plan and covered dependents age 18+. Real Appeal enrollment requires a BMI of 23 or higher. Purchasing discounted gym and fitness studio memberships may have tax implications.

** Included with Classic Tier and above.



Mental well-being resources

CCCI understands that stress is a part of life. From getting in-the-moment, day-to-day support to handling long-term challenges, you and your family have access to these resources to help feel your best every day.



Scan or visit cccmentalhealthguide.uhc4health.com to view the mental wellbeing support guide.

Employee Assistance Program (EAP) by Magellan

Life can come with challenges — big and small. Your EAP is here 24/7 to help with whatever you're going through. You can also get up to 8 visits with a professional counselor per issue, per year. They're available at no cost to you.



Call:
1-800-888-2273 (TTY 711)



Visit:
member.magellanhealthcare.com

Live and Work Well through UnitedHealthcare

Looking for a therapist? Wondering what your benefits cover? Find the answers at liveandworkwell.com. You can search for a provider, schedule in-person or virtual behavioral health visits, access online resources and more.



Call:
1-833-719-1700



Visit:
liveandworkwell.com
(access code: **CCCTeam**)

Calm Health (available starting 9/1/24)

Find your path to a happier, healthier you with Calm Health. This easy-to-use app provides personalized plans to help support your mental health and physical well-being. Work toward goals like sleeping better, managing stress and being more resilient. Plus, get 24/7 access to guided meditations, sleep stories, soothing soundscapes and more.



Visit:
myuhc.com

Talkspace

Want to see a therapist but you don't have time for in-person appointments — or you'd rather connect from home? Try Talkspace. You can connect with a licensed therapist right from the comfort of your home.



Visit:
talkspace.com/connect

Support through UnitedHealthcare

With your coverage through UnitedHealthcare, you have behavioral health benefits designed to help you manage your mental health. Access a large network of providers, get tailored treatment plans and more.



Call:
1-833-719-1700



Visit:
myuhc.com





Some big life events can be planned. Many others can catch us by surprise — and have a lot of emotional and physical consequences. Explore resources designed to support you through them all, from expecting a new baby to dealing with a new health diagnosis.

UnitedHealthcare Maternity Support

As part of your CCCI benefits, you and your covered dependents have access to the UnitedHealthcare Maternity Support Program, available at no additional cost.

Start by calling **1-833-719-1700** to enroll and get access to an experienced maternity nurse throughout your entire pregnancy (and up to 6 weeks after delivery). They'll connect you with care, answer your questions and support you every step of the way. You'll also get 24/7 access to 7 online maternity courses.

Earn an incentive for participating

If you enroll in the Maternity Support Program and complete the post-delivery support program, you'll earn an incentive of:

- **\$1,000 if you enroll by week 20 of pregnancy**
- **\$500 if you enroll at week 21 or up to week 39**

Incentives will be paid into your Health Reimbursement Arrangement (HRA) or Health Savings Account (HSA) held at UnitedHealthcare. You can use those accounts to pay for out-of-pocket costs for care.

Explore all that's available as part of your benefits in the Maternity Support Guide.

Hinge Health*

Get weekly coaching, access to a licensed physical therapist, a personalized treatment plan and more with this coach-led digital program. Available to help with back, knee, hip, neck and shoulder pain, the app offers:

- Virtual sessions anytime, anywhere
- Unlimited 1-on-1 health coaching
- Motion-tracking technology for instant form correction



Visit:
hingehealth.com

Quit For Life*

If you're ready to quit tobacco for good, try Quit For Life. It's available to you at no additional cost and gives you tools to help manage your cravings.

- **Receive nicotine replacement therapy recommendations** — Overcome cravings with patches or gum at no additional cost, based on eligibility.
- **Get coach support** — Talk with a coach who will help create a personalized Quit Plan and guide you at every step.
- **Access quit resources 24/7** — Get real-life tips and plan your path to quit with recommended daily goals, articles and videos.



Call: **1-866-QUIT-4-LIFE**
(1-866-784-8454), TTY 711



Visit:
quitnow.net



* Hinge Health and Quit For Life are voluntary programs available at no additional cost to eligible teammates enrolled in a UnitedHealthcare medical plan and covered dependents age 18+.



Leave of absence

Paid parental leave

If you're a full-time teammate who has been employed by CCCI for at least one year, you may qualify for paid parental leave. You can take 2 weeks of paid time off following the birth, adoption or guardianship of a child. The 2 weeks must be taken in a row. If you're out for short-term disability (STD) due to pregnancy, your paid parental leave will begin immediately after your STD ends.

Short-term disability

If you're a full-time benefits-eligible teammate, the company provides short-term disability benefits to you. Benefits will begin on the first day of the disability if due to an accident, and on the eighth day if due to an illness. It pays some of your income while you're out.

- **Non-exempt teammates:** Your benefits will replace 60% of your base pay up to \$750 per week. CCCI will cover the full cost of group health and welfare premiums while you are out. This does not include HSA and FSA pre-tax funding.
- **Exempt teammates:** Your current pay and benefits will continue while you are out based on your years of service. Refer to the CCCI STD policy for details.

Long-term disability (LTD)

All full-time benefits-eligible teammates receive basic LTD insurance paid for by CCCI. This coverage starts when an approved STD claim ends after 26 weeks. It provides income replacement for 60% of monthly earnings, up to \$10,000 per month.

Job protection while on leave

The Family and Medical Leave Act (FMLA) provides eligible teammates with up to 12 weeks of unpaid, job-protected leave per year. It also requires that their group health benefits be maintained during the leave. If applicable, FMLA will run concurrent with STD and paid parental leave.

Unum, our leave administrator, manages FMLA eligibility and approvals. Review the full Leave of Absence Guide on My Total Rewards.



Financial security is part of your overall wellness, and CCCI offers benefits and resources to help you plan for what's ahead — including medical expenses and retirement. Make the most of your money by participating in all that's available to you.

Basic life insurance with AD&D

Basic employee life insurance with accidental death and dismemberment (AD&D) is a benefit paid by CCCI. It's provided through Unum and pays a benefit if you pass away. If you want more protection, you can purchase supplemental coverage for yourself, your spouse or your child(ren). Premiums can be found on My Total Rewards.

Update your beneficiary. Take a moment to review/update your designated beneficiary at mytotalrewards.cokeconsolidated.com.

Voluntary Critical Illness & Accident Coverage

Group Critical Illness insurance allows you to pay post-tax premiums from your paycheck for coverage that offers a lump sum benefit in the event of a serious health event such as a heart attack or cancer diagnosis.

Group Accident insurance is designed to help fill some of the gaps with a reimbursement payment to you for accidents such as sports injuries or car accidents.



If you are enrolled in Unum voluntary benefits for Critical Illness, there is a **\$50 well-being credit**.

Call Unum at **1-800-635-5597** to request a well-being credit.

Flexible Spending Account (FSA)

If you have a dependent care FSA, be sure to spend any money you've saved by December 31, as it doesn't roll over from year to year. If you have a health care FSA or limited purpose FSA, you may carry \$640 over to the next plan year, so be sure to spend any additional amount by year-end.

Paying for eligible expenses is simple and convenient with the health care spending card. It's connected to your FSA, so when it's time to pay, simply use the card. Or pay for the expense yourself and request reimbursement at optumfinancial.com or through the Optum Financial app.

Health Savings Account (HSA)

With an HSA, the money is yours to use toward eligible medical expenses now or in the future. After your HSA balance reaches \$1,000, you may even choose to invest a portion of your HSA dollars in mutual funds — just like you would with a 401(k).

When you're ready to pay for expenses, use your health care spending card. Or, if you prefer, you can pay for expenses out of pocket and submit a claim for reimbursement at optumfinancial.com.



Visit:
optumfinancial.com



Wondering which expenses are eligible for your HSA or FSA?

Visit store.optum.com/expense-eligibility.





401(k)

You're never too young or too old to start saving and planning for retirement.

- **Get the match!** Contribute at least 5% per paycheck toward your pre-tax 401(k) and/or Roth 401(k) to ensure you get the full company contribution match (4% dollar for dollar each paycheck and a 1% discretionary match at year-end).
- **Already contributing 5% or more?** Try increasing your contributions by 1% each year.
- **Review your 401(k) investment options.** Help your retirement savings grow by ensuring your investments are the right mix. If you are unsure, reach out to a Fidelity representative and discuss your questions 1-on-1 to stay on track.
- **Update your beneficiary.** Take a moment to review/update your designated beneficiary by logging in to your Fidelity 401(k) account at www.401k.com.



Visit:
www.401k.com



Call:
1-800-835-5095

Employee Stock Purchase Plan (ESPP)

Did you know that you can purchase shares of the company's common stock through payroll deductions without paying any sales commission? You can participate in the ESPP and contribute a minimum of \$5 per pay period up to a maximum of \$5,000 annually.

Enroll now by completing the **ESPP Payroll Deduction Authorization Form** found on My Total Rewards.

Financial planning and budget tools

Fidelity

Try these helpful resources:

- Use the Fidelity online calculators to help with budget planning for life events such as buying a home, managing and paying down debt, and even planning for college.
- Meet with your personal financial advisor.
- Check out the Fidelity Learning Center for a variety of articles and live and on-demand webinars for information on everything from planning basics, to estate planning, to investment options and trading.



Download the NetBenefits app by visiting fidelity.com/go/netbenefitsapp.

Employee Assistance Program (EAP) by Magellan

Through your EAP, you can get:

- Three 30-minute sessions per issue, per year with a Money Coach
- A financial assessment and personalized action plan
- Help for debt/credit, student loans, large purchases, retirement and more



Call:
1-800-888-2273 (TTY 711)



Visit:
member.magellanhealthcare.com



Annual Enrollment is October 6–18, 2024.

Each year, take a moment to reflect on your benefits and ensure you're making the most of them. Before Annual Enrollment season, review your medical plan too, and think about whether you'd like to make any changes for next year.

Here's how to prepare:

- 1. Review** — Review the Annual Enrollment video and materials on the My Total Rewards site.
- 2. Choose** — If you'd like to make changes, you have 3 options during Annual Enrollment:
 - Log in to My Total Rewards from the Red Central quick links. You can also visit mytotalrewards.cokeconsolidated.com from any computer with internet access to log in directly.
 - Call the Benefits Service Center at **1-888-317-6947**, option 2. Benefits representatives are available to help you enroll weekdays from 9 a.m. to 6 p.m. ET during the Annual Enrollment period.
 - Schedule a 1-on-1 appointment with a benefits counselor to call you. To schedule, click on "Appointment Scheduler" under Quick Actions on the My Total Rewards home page.
- 3. Confirm** — Review your email confirmation statement to ensure your 2025 enrollment is accurate.



If you don't make changes, your current elections will carry over to 2025, except for Flexible Spending Accounts (FSAs) and the Health Savings Account (HSA), which both require new elections each year.



RECOGNIZE



Celebrating our successes is important — as individuals and as a company. Join us in recognizing the good that CCCI teammates do each day with these programs.

Celebrate!

CCCI honors teammates for going above and beyond with a Celebrate! award. We also send birthday cards and recognize teammates' work anniversaries. Learn more online.



Visit: Company network > Celebrate! > celebrate.cokeconsolidated.com

Hope Scholarship

If you or an immediate family member is studying at an accredited college, university, trade school or technical school, apply for the Hope Scholarship. You'll find all the details on the One Team Coke Consolidated app > Hope Scholarship.



To apply, visit: cokeconsolidatedhopescholarship.com



This document includes general information about your medical benefits plan. This summary is not a plan document under which the plan is maintained and administered. Any discrepancies between this information and your plan documents will be governed by the plan documents. The benefits described on this website are subject to change at any time.

The services and programs described are for informational purposes only and should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This content is for informational and/or educational purposes only. It is not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefits plans.

Refer to your plan documents for specific benefits coverage and limitations or call the toll-free member phone number that appears on your health plan ID card. Services may not be available at all times or in all locations. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Participants should consult an appropriate health care professional to determine what may be right for them. Your health information is kept confidential in accordance with the law. Member phone number services are not an insurance program and may be discontinued at any time.

Certain preventive care services are provided as specified by the Patient Protection and Affordable Care Act (PPACA), based on your age and other health factors, with no cost-sharing. The preventive care services covered are those preventive services specified in PPACA. UnitedHealthcare also covers other routine services, which may require a copayment, coinsurance or deductible. Always refer to your plan documents for your specific coverage.

Quit For Life provides information regarding tobacco cessation methods and related well-being support. Quit For Life does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care.

The UnitedHealthcare app is available for download for iPhone or Android. Android is a registered trademark of Google LLC.

24/7 Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider, or health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefits plan to determine if these services are available.

Real Appeal is a voluntary weight-loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.