

Eat Well, Live Well.

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AJINOMOTO



Employee Benefits Guide

2027 Plan Year

Table of Contents

3	Our Benefits Philosophy
4	What's New In 2027?
5	Eligibility And Enrolling
6	Your Medical & Rx Plans
7	Navitus Prescription Drug
7	Medical & Rx Weekly Premiums
8	Your Dental Plans
9	Your Vision Plans
10	Flexible Spending Accounts (FSA)
11	Health Savings Account (HSA)
12	401(k)
13	Well-being Program
13	Well for Life
14	Employee Assistance Program (EAP)
15	Life / Accidental Death & Dismemberment (AD&D)
16	Disability Insurance
17-18	Voluntary Benefits
19	Benefit Services
19	Contacts



Our Benefits Philosophy

At Ajinomoto Foods North America, our purpose is to make everyday eating a HAPPY experience. **That purpose begins with our people.**

We believe supporting well-being means caring about the whole person—not only at work, but at home and through the different stages and circumstances of life. Our benefits are designed to provide meaningful resources that help our employees care for their health, protect the people they love, build financial security, and find support when life doesn't go as planned.

Our benefits philosophy reflects the same values that guide us every day.

Quality is our first ingredient, and we believe our employees deserve that same thoughtfulness in the programs and resources we provide. **One Team, One Spirit** reminds us that we are stronger when people feel supported and connected. Our **Commitment to Performance** means we continue to listen, learn, and look for ways to make our benefits better. And perhaps most personally, our **Pride in Caring for One Another** reminds us why this work matters in the first place.

Because behind every benefit is a person.

Someone may be choosing a doctor for their child. Someone may be planning for retirement. Someone may need support during a difficult time. Someone else may simply be trying to stay healthy and enjoy life with the people who matter most to them. Our employees and their families will need different things at different times, and we want our benefits to be there when they do.

Benefits are more than plans, programs, and coverage. They are one of the ways we demonstrate that the people who contribute to AFNA's success matter to us.

When we invest in the well-being of our people, we strengthen our employees, our families, our culture, and AFNA together.



What's New In 2027?

Your benefits are designed to support you. Ajinomoto Foods offers a range of benefit options to help you stay healthy, care for your family, and plan for the future. Review this guide carefully to learn about your choices and select the benefits that best fit your needs.

Benefits Support Center Team *Confidential*

A dedicated Piper Jordan advocate is available to help you with claims, ID cards, finding an in-network provider, and understanding how your benefits work — at no cost to you.

Call 855-557-1467 or email benefitsupport@ajinomotofoods.com

Anthem PPO/HDHP

- A new portal and new URL are effective January 1, 2027.
- The new login page is: **login.personifyhealth.com**.
- New cards will be issued with the new website listed.

Updated HSA and FSA IRS Limits

- The IRS has raised the HSA contribution limits to **\$4,500** for individuals and **\$9,000** for families.
- The FSA carryover limit has increased to **\$680**.

Projected Fidelity 401(k) Limit Increase

- The annual 401(k) contribution limit is projected to increase to **\$25,500** for 2027.
- To review or update your beneficiaries, visit 401k.com.

New Kaiser Permanente Benefits

Kaiser medical plans now include coverage for **chiropractic care and acupuncture**.

New EAP Provider - TELUS Health EAP

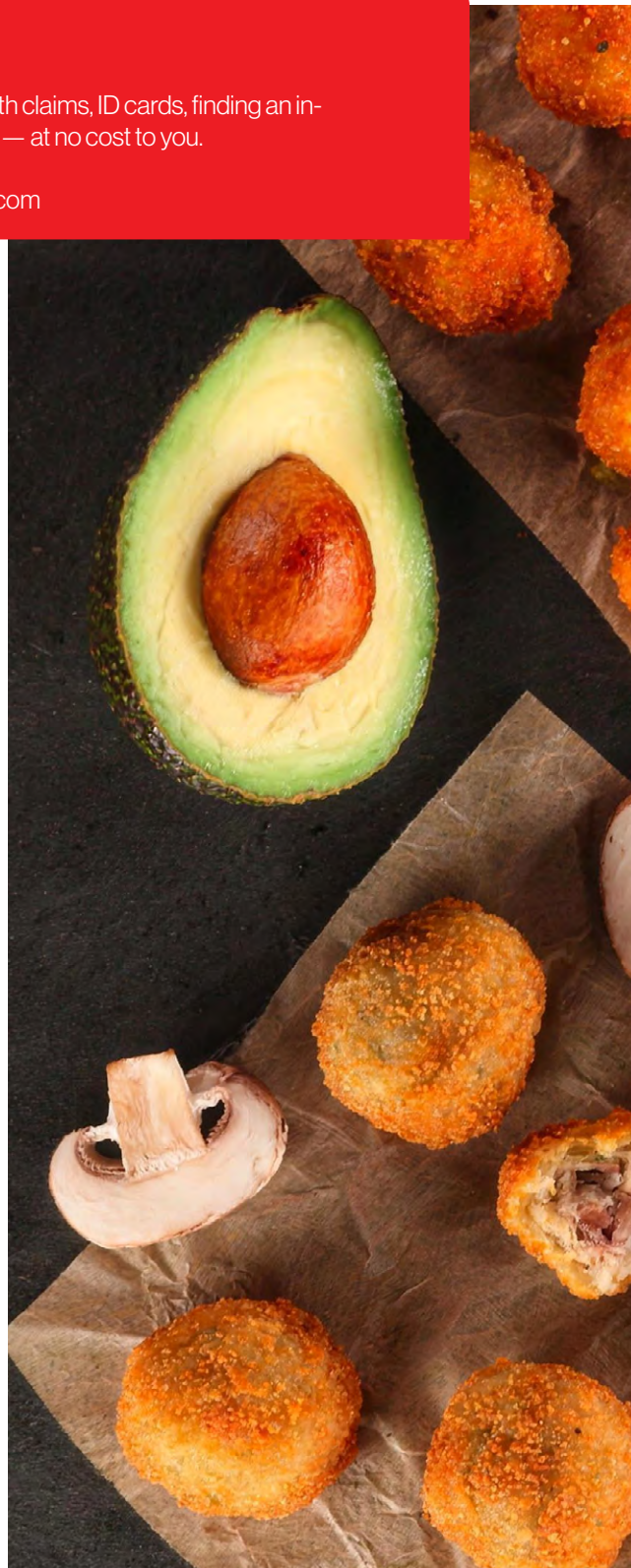
TELUS Health offers confidential, 24/7 support for personal and work-related challenges, with access to licensed clinicians and wellbeing resources. Employees and household dependents can receive clinically appropriate, solution-focused counseling per issue, per year, with no enrollment required.

Digital ID Cards for SIMNSA

Starting October 1, 2026, SIMNSA is going paperless — physical member ID cards will no longer be mailed. Instead, your ID card will be available anytime through the SIMNSA Mobile App, so you can access it right from your phone whenever you need care. Customer Service is available for assistance at 619-407-4082.

AFLAC Enhancements

Critical Illness Enhancements: Children at now **100%** of the benefit amount. The health screening benefit is now **\$100**.



Eligibility And Enrolling

Eligibility

You are eligible for AFNA benefits if you are:

An active, full-time, and regular employee working over 30 hours per week.

Your dependents are eligible if they are:

Your legal spouse or domestic partner¹

Your and/or your domestic partner's child(ren)² up to the end of the month they reach age 26

Your disabled child(ren)³.

¹ Contributes towards your domestic partner and domestic partner's child(ren) coverage is taxable and is referred to as "imputed income."

² Includes natural, step, legally adopted/or a child placed for adoption, or a child under your legal guardianship.

³ If designated disabled before age 19

When Coverage Begins

New Hires:

Benefits are effective on your date of hire. You must complete the enrollment process within 30 days of your date of hire.

If you do not complete your enrollment within the designated enrollment period, you will not have benefits coverage (other than company-paid benefits) and will need to wait until the next Open Enrollment period or experience a qualifying life event to make changes or enroll in coverage.

Qualifying Events

Due to IRS regulations, changes to your benefit elections are generally only permitted during the annual Open Enrollment period. However, if you experience a qualifying life event during the year, you may be eligible to make changes to your coverage.

You must notify Benefit Support within 30 days of the qualifying life event to make changes to your benefit elections.

Examples of common qualifying life events include:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse, Domestic Partner, or child
- Change in child custody
- Change in coverage election made by your spouse/Domestic Partner during his/her employer's Open Enrollment period
- You lose coverage under your spouse's/Domestic Partner's plan

Need Assistance

To make changes to your benefit elections, you must contact **Benefit Support at 855-557-1467** or benefitsupport@ajinomotofoods.com within 30 days of the qualified life event (including a birth or adoption of a child).

Acceptable documentation may include a marriage certificate, birth certificate, divorce decree, or other supporting records. Consistent with IRS regulations governing pre-tax benefit plans, requests submitted after the applicable deadline cannot be processed, and you will generally need to wait until the next Open Enrollment period to make changes to your benefit elections.

Enrollment

Choose How You Enroll!

There are a few different ways to complete your enrollment. Whether you're on your phone or using a desktop, follow the option that works best for you.

FOR MOBILE ENROLLMENT



Visit or Scan the QR code

<https://secure.bswift.com/default.aspx?abbrev=ajinomoto>



Download the bswift Mobile App

Company Code: Ajinomoto Foods

FOR DESKTOP ENROLLMENT

Login into UKG Pro on a desktop or computer at **AFNAHR.ultipro.com** for SSO users.

User Name:

Initial of first name and last name>four "0000">Employee ID #

First-time Sign-up Password:

Your birth date MMDDYYYY

Once you log in follow this path:

Myself>Benefits>Manage My Benefits

Note:

You will be required to change your password when you log into UKG Pro for the first time.



Your Medical & Rx Plans

Ajinomoto Foods offers four medical plan options, each designed to provide comprehensive medical and prescription drug coverage. Whether you're looking for lower premiums, predictable copays, access to a broad provider network, or the opportunity to save for future healthcare expenses through an HSA, there's a plan to fit your needs. Available plan options may vary based on your work location.

Plan Summaries

Anthem PPO FSA Eligible

Traditional PPO Coverage

A embedded-deductible PPO plan with fixed copays and moderate premiums, ideal for predictable medical costs. Administered by Personify (formerly HealthComp).

Anthem HDHP HSA Eligible

An HSA-Powered PPO

Lower premiums and company HSA contributions make this plan a great option if you don't expect frequent medical expenses and want to save for future healthcare needs through your HSA.

Kaiser HMO FSA Eligible

Southern California Only

Fixed-cost care with coordinated services through the Kaiser network. You must use Kaiser facilities and providers, except in the case of emergency care.

SIMNSA HMO FSA Eligible

San Diego Plant Only

Affordable binational care for San Diego plant employees, with access to providers in Mexico and the U.S.

Medical & Rx Plan Designs

All amounts shown are in-network. Deductible and out-of-pocket maximum are shown as Individual / Family.

Benefit	Anthem PPO + Navitus Pharmacy	Anthem HDHP + Navitus Pharmacy	Kaiser HMO (SoCal only)	SIMNSA HMO (San Diego only)
Annual Deductible	\$1,000 / \$3,000	\$2,750 / \$5,550	\$1,000 / \$2,000	None
Out-of-Pocket Maximum	\$3,000 / \$9,000	\$4,500 / \$8,000	\$3,000 / \$6,000	\$6,350 / \$12,700
Preventive Care	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Company HSA Contribution	—	\$500 employee only \$1,000 all other tiers	—	—
Primary Care Visit	\$25 copay	0% after deductible	\$30 copay	\$10 copay
Specialist Visit	\$50 copay	0% after deductible	\$30 copay	\$10 copay
Virtual Visit	\$25 copay	\$25 copay	\$0 copay	\$10 copay
Urgent Care	\$40 copay	0% after deductible	\$30 copay	\$25 (Mexico) / \$50 (outside Mexico)
Emergency Room	\$200 copay + 20% after deductible	0% after deductible	30% after medical deductible	\$250 copay
X-ray and Imaging	20% after deductible	—	—	—
Routine Eye Exam	—	—	\$0 copay	—
Eyeglasses / Contacts	—	—	\$175 allowance once every 24 months	—
Hearing Aid Therapy	20% co-insurance after Deductible is met	0% co-insurance after Deductible is met	Amount in excess of \$2,500 Allowance per aid	Amount in excess of \$2,500 Allowance per aid
Prescription Drugs (Retail / Mail Order)				
Rx Deductible	None	Medical deductible applies	\$100 Individual / Family	None
Generic	\$10 / \$20	\$20 / \$40	\$10	\$15
Preferred Brand	\$35 / \$70	\$40 / \$80	\$30 after Rx deductible	\$15
Non-Preferred Brand	\$65 / \$130	\$60 / \$120	\$30 after Rx deductible	\$15
Specialty	20% coinsurance, \$100 max	30% coinsurance, up to \$100 max	20% coinsurance, \$150 max after Rx deductible	\$15

*May be prorated based on entry date.

Navitus Prescription Drug

For Anthem PPO & HDHP Plans

Prescription drug coverage helps make the medications you need more affordable, supporting your health and well-being. Navitus is your prescription benefit provider for the **Anthem PPO** and **Anthem HDHP** plans.

Kaiser and SIMNSA members receive pharmacy benefits directly through their plan.

Navitus Mail Order / Online Pharmacy

NAVITUS 24/7 CUSTOM CARE TEAM: (855) 847-1025

For added convenience, Navitus Mail Order makes it easy to receive up to a 90-day supply of maintenance medications without making a trip to the pharmacy. You will need to obtain new prescriptions from your physician(s) for your 90-day supplies.

You have two ways to use Navitus Mail Order:

- **Traditional** — place your order with a live representative by phone, automated refill, or by mail.
- **Online** — place your order at Navitus.com.
- You may also fill 90-day maintenance medications at any participating retail pharmacy under the same benefit as Navitus Mail Order.

Retail Pharmacy Network

You have access to more than 65,000 retail pharmacies nationwide, including but not limited to:

- CVS
- Walgreens
- Costco (No membership required)
- Sav-on
- Vons
- Smiths
- HEB
- Walmart
- Sam's Club
- Other local pharmacies



Medical & Rx Weekly / Semi-Monthly Premiums

Benefit	Anthem PPO + Navitus Pharmacy	Anthem HDHP + Navitus Pharmacy	Kaiser HMO (SoCal only)	SIMNSA HMO (San Diego only)
Employee Only	\$43.38 / \$94.00	\$35.77 / \$77.50	\$43.15 / \$93.50	\$12.23 / \$26.50
Employee + Spouse	\$103.38 / \$224.00	\$85.62 / \$185.50	\$105.46 / \$228.50	\$31.62 / \$68.50
Employee + Children	\$82.38 / \$178.50	\$66.00 / \$143.00	\$84.69 / \$183.50	\$27.00 / \$58.50
Family	\$146.31 / \$317.00	\$123.23 / \$267.00	\$149.08 / \$323.00	\$39.00 / \$84.50

Your Dental Plans

Oral health is an important part of your overall health and well-being.

Ajinomoto Foods offers dental plan options through Cigna and SIMNSA that provide flexibility in choosing the dentist that’s right for you. The PPO plan allows you to visit any licensed dentist, whether in or out of network, while the DHMO plan requires you to select and receive care from an in-network provider. No matter which option you choose, you’ll maximize your benefits and minimize your out-of-pocket costs by using dentists who participate in the applicable Cigna network.

Plan Summaries

Cigna DPPO

FSA Eligible

Preferred Provider Dental Plan

Covers preventive and basic dental needs with broader provider choice. Includes orthodontia benefits up to \$2,000 per person with no deductible.

Cigna DHMO

FSA Eligible

Copay-Based Dental Plan

Offers low premiums and fixed costs for common services. A good fit for employees looking to minimize out-of-pocket expenses. Services are subject to the DHMO Patient Charge Schedule.

SIMNSA Dental

FSA Eligible

San Diego Plant Only

This plan is available at the San Diego plant only and provides copay-based dental care through the SIMNSA network.

Plan Designs

All amounts shown are in-network.

Benefit	Cigna DPPO	Cigna DHMO	SIMNSA Dental
Annual Deductible	\$50 Individual / \$150 Family	None	None
Calendar Year Maximum	\$2,000 per person	None	Not published
Preventive Care	Covered at 100%	Covered at 100%	No charge
Basic Services	You pay 20% after deductible	Subject to copay schedule	Subject to copay schedule
Major Services	You pay 50% after deductible	Subject to copay schedule	Subject to copay schedule
Orthodontic Services	Plan pays 50%, no deductible	Subject to copay schedule	\$50 copay per visit
Orthodontic Maximum	\$2,000 per person	None	Not published
Weekly / Semi-Monthly Premiums			
Employee Only	\$2.54 / \$5.50	\$1.84 / \$3.99	\$0.92 / \$2.00
Employee + Spouse	\$6.00 / \$13.00	\$4.22 / \$9.14	\$2.31 / \$5.00
Employee + Children	\$6.23 / \$13.50	\$5.19 / \$11.26	\$2.08 / \$4.50
Family	\$9.46 / \$20.50	\$6.38 / \$13.82	\$3.00 / \$6.50

Perks

Cigna Dental Oral Health Integration Program (OHIP)
OHIP is a Cigna Dental Health Connect® solution – a no additional cost program for people with certain medical conditions that lead to a higher risk of oral health issues.

If you qualify and participate in the program, you'll get reimbursed for out-of-pocket costs for preventive dental treatments that combat issues such as gum disease and tooth decay. Plus, you can get guidance on everything from overcoming dental anxiety to understanding the impact of tobacco.

Cigna SmartScan
SmartScan is a unique, at-home dental screening tool that lets you use your smartphone to take a series of guided dental photos. Within minutes, you'll receive a professional assessment from a Cigna HealthcareSM dentist.

Teledentix
Teledentix is an all-in-one software platform for teledentistry and mobile dental clinics. It bridges the gap between dentists and patients using secure, cloud-based remote tools.

Your Vision Plans

Take care of your vision and overall well-being with coverage for routine eye exams, glasses, and contact lenses through EyeMed. EyeMed’s extensive provider network gives you the flexibility to choose the eye care provider that’s right for you, while helping you maximize your benefits and reduce out-of-pocket costs when you visit an in-network provider.

Plan Summaries

Buy-up Plan with EyeMed

FSA Eligible

Enhanced Vision Plan with Allowances

Provides comprehensive coverage including exam and generous frame/contact allowances. Ideal for employees who need corrective lenses and want more flexibility.

Base Plan with EyeMed

FSA Eligible

Base Vision Plan with Discounts

A low-cost vision plan that covers exams and offers discounts on materials. Great for basic vision needs and regular eye checkups. AFNA covers this premium if elected by the employee.

Plan Designs

All amounts shown are in-network.

Benefit	Buy-up Plan with EyeMed	Base Plan with EyeMed
Eye Exam Copay	\$10	\$10
Eye Exam Frequency	Every 12 months	Every 12 months
Materials Copay	\$10 copay for lenses	Discounts available
Single Vision Lenses	\$10 copay	\$50
Bifocal, Trifocal, Lenticular	\$10 copay	\$70+
Lens Frequency	Every 12 months	Discount-based
Frames Allowance	\$200 allowance + 20% off balance	35% discount
Frames Frequency	Every 12 months	Discount-based
Elective Contacts	\$200 allowance + 15% off balance	15% off retail price
Weekly / Semi-Monthly Premiums		
Employee Only	\$0.00 / \$0.00	\$1.10 / \$2.39
Employee + Spouse	\$0.00 / \$0.00	\$1.76 / \$3.82
Employee + Children	\$0.00 / \$0.00	\$2.31 / \$5.01
Family	\$0.00 / \$0.00	\$2.92 / \$6.34

Perks

Hearing Aid Discount through Amplifon

Hearing loss is more common than you might think. It affects 1 in 9 Americans and can come on so gradually you may not even notice it. That’s why we give you access to affordable hearing care discounts through Amplifon, the nation’s largest independent hearing discount network—so you can enjoy all of life’s sights and sounds.

The discount includes:

- 64% off hearing aids at thousands of convenient locations nationwide
- Discounted, set pricing on thousands of hearing aids and a 60-day hearing aid trial period with no restocking fees
- Free batteries for 2 years with initial purchase plus a 3-year warranty with loss and damage coverage

Flexible Spending Accounts (FSA)

+ Up to 3 different FSAs

Flexible Spending Accounts (FSAs), administered by WEX, allow you to set aside pre-tax dollars to pay for qualified healthcare and/or dependent care expenses. Because these funds are deducted before taxes, you can lower your taxable income and save on federal income, Social Security, and Medicare taxes.



Health Care FSA

Contribute up to \$3,400/year



Limited-Purpose FSA

Contribute up to \$3,400/year



Dependent Care FSA

Contribute up to \$7,500/year

Traditional PPOs/HMOs

Healthcare Flexible Spending Account (HCFSA)

Health Care FSAs allow you to set aside pre-tax dollars to use for health care expenses that are not covered under your regular benefit plans. Examples of eligible expenses include copays, deductibles, coinsurance, eyeglasses, braces, medical equipment, acupuncture, etc.

Eligibility is determined by the IRS; please refer to their website for details: <http://www.irs.gov/publications/p502/index.html>.

The maximum allowable annual contribution you may elect under the Ajinomoto Foods Health Care FSA plan is \$3,400. Your entire election is available to you on the first day of the plan.

Employees can carry over \$680 from the 2026 plan year into 2027. Funds remaining in your account more than \$680 will be forfeited.

HDHP Plans Only

Limited-Purpose Flexible Spending Account (LPFSA)

A Limited-Purpose FSA works like a Health Care FSA, but is restricted to **eligible dental and vision expenses only**. It's designed specifically for employees enrolled in a High Deductible Health Plan (HDHP) who also contribute to a Health Savings Account (HSA) — allowing you to maximize your HSA while still setting aside pre-tax dollars for out-of-pocket dental and vision costs.

The maximum annual contribution under the Ajinomoto Foods LPFSA is \$3,400. Your full election amount is available to you on the first day of the plan year.

Employees may carry over up to \$680 from the 2026 plan year into 2027. Any funds remaining above \$680 at year-end will be forfeited.

All Plans Eligible

Dependent Care Flexible Spending Account (DCFSA)

Dependent Care Accounts are used to pay for qualified dependents under the age of 13 or elder care expenses. Covered costs include day care providers, babysitters, summer or holiday camps, and adult care providers. This is also a pre-tax account, but you must have the money in your account before you can submit for reimbursement.

The maximum allowable annual contribution you may elect under Ajinomoto Foods' Dependent Care FSA plan is \$7,500 per household, as defined by Federal law.

You have a grace period until 3/15/2027 to incur eligible expenses from your prior years balance. After that time, any remaining funds in your account will be forfeited, as there is no rollover permitted.

Highly-Compensated Employees (HCEs)

If you made or will make more than \$160,000 in 2026 in salaried compensation, you are considered a Highly-Compensated Employee. HCEs are only eligible for \$2,500 of Dependent Care FSA coverage.

You must enroll each year to participate!

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules.

Scan the QR code below to watch a helpful video about FSAs from WEX!



Please note: Under IRS regulations and plan requirements, all FSA expenses must be substantiated to confirm they qualify for reimbursement. The FSA administrator may periodically request supporting documentation, such as itemized receipts, Explanation of Benefits (EOBs), invoices, or other proof of service. Be sure to retain documentation for all expenses submitted through your FSA. If requested documentation is not provided or does not adequately substantiate the expense, the claim may be denied and any reimbursement previously issued may be required to be repaid in accordance with IRS regulations and plan rules. Keeping accurate records will help ensure a smooth claims and audit process.

Health Savings Account (HSA)

What is an HSA?

The Health Savings Account (HSA), administered by WEX, is available to employees who enroll in the Anthem High Deductible Health Plan (HDHP). An HSA allows you to contribute pre-tax dollars from your paycheck to pay for eligible healthcare expenses, including medical, prescription drug, dental, and vision expenses, while helping you save for future healthcare needs.

You can use your HSA funds to pay for eligible healthcare expenses for yourself, your spouse, and your tax-qualified dependents. The money in your HSA is yours to keep and rolls over from year to year, allowing you to save for future healthcare expenses, including those you may incur in retirement. Unlike a Flexible Spending Account (FSA), HSA funds do not expire. Any contributions you elect will be divided evenly and deducted from your paycheck throughout the year.

Ajinomoto Foods also contributes to your HSA. Employer contributions are deposited throughout the year based on your pay schedule. If you enroll in the HSA-qualified medical plan after January 1, your employer contribution will be prorated based on your coverage effective date.

You will receive a healthcare payment card from WEX to use for eligible healthcare expenses. Simply swipe the card, just like a debit card, and the amount will be automatically deducted from your HSA. Funds must be available in your account before the card can be used. Because your HSA is a personal health savings account owned by you, not Ajinomoto Foods, any unused funds remain yours and carry over from year to year.

Be sure to keep receipts and supporting documentation for all HSA purchases, as you are responsible for substantiating that funds were used for qualified medical expenses in the event of an IRS audit.

To open and maintain an HSA, federal law requires all account holders to complete an identity verification process under the USA PATRIOT Act, similar to opening a checking or savings account. If your identity cannot be verified and the required information is not provided, your HSA account may be closed and any HSA contributions on deposit may be returned in accordance with the HSA custodian's procedures.

The annual maximum contribution to an HSA plan is as follows:

- Employee: \$4,500
- Employee + 1 or more: \$9,000
- If 55 years of age or older you can contribute an additional \$1,000 over the maximum amount per year

HSA elections can be changed throughout the year.

If you are planning to retire and enroll in Medicare, you may need to stop making HSA contributions before your Medicare coverage becomes effective. In some situations, Medicare Part A coverage may be applied retroactively, which could affect your HSA contribution eligibility. To avoid potential tax consequences, consider stopping HSA contributions at least six months before applying for Medicare or Social Security benefits. Because individual circumstances vary, please consult a tax advisor or financial professional for guidance specific to your situation.

Scan the QR code below to listen to a helpful podcast from WEX about HSAs!



401(k)



Scan Me
to Access!

The Ajinomoto Foods Retirement Plan, administered through **Fidelity Investments**, helps you build financial security for the future. You can save through pre-tax and/or Roth (after-tax) contributions, and Ajinomoto Foods helps grow your retirement savings through a company matching contribution.

Eligibility

This plan is available to U.S.-based employees only. Expats are not eligible to participate in the Fidelity 401(k) Plan.

When You Can Join

You become eligible on the first of the month after completing your first 30 days. If you don't make an election during that window, you'll be automatically enrolled at 3% pre-tax. You can change your rate, your investments, or your beneficiaries at any time through Fidelity.

Pre-Tax or Roth?

Saving for retirement is easy with the Ajinomoto Foods 401(k) Plan. You can choose how you want your contributions taxed.

Pre-Tax Contributions: Money is deducted from your paycheck before taxes, which can lower your taxable income today. You pay taxes later when you withdraw the money in retirement.

Roth Contributions: Money is deducted after taxes are taken from your paycheck.

Don't Leave the Match on the Table

The company matches 100% of your first 3% and 50% of your next 3%, so contributing 6% earns you the full 4.5% match. Anything less means giving up free money.

Name Your Beneficiary

If you haven't done this, do it now. A Social Security Number is no longer required, so it takes just a few minutes — and it's worth revisiting after a marriage, divorce, or new child. To add a beneficiary or make a change visit: 401k.com.

Secure 2.0 Act

Beginning in 2026, the SECURE 2.0 Act requires employees age 50+ who earned more than \$150,000 in FICA wages from Ajinomoto in 2025 to make catch-up 401(k) contributions on a Roth, or after-tax, basis. Regular 401(k) contributions can still be made pre-tax or Roth; this change applies only to catch-up contributions.

Plan Feature	Details
New Hire Eligibility	First of the month after completing your first 30 days of hire
Automatic Enrollment	Auto-enroll at 3% if no election is made during your new hire eligibility period
IRS Pre-Tax Contribution Limit	\$24,500
IRS Catch-Up Contribution Limit	\$8,000
Ajinomoto Foods Match	100% of your first 3%, then 50% of your next 3%
Maximum Employer Match	4.5% of eligible compensation
Loans	One loan per participant; see the SPD for details and restrictions
Who Is Eligible	U.S.-based employees only; expatriates are not eligible to participate



Well-being Program

Well for Life

Ajinomoto partners with Personify Health to help you build healthy habits, have fun with coworkers and experience the lifelong rewards of better wellbeing.

Personify Coaching

One-on-one support, self-enroll and schedule through the Personify Health app on desktop or mobile.

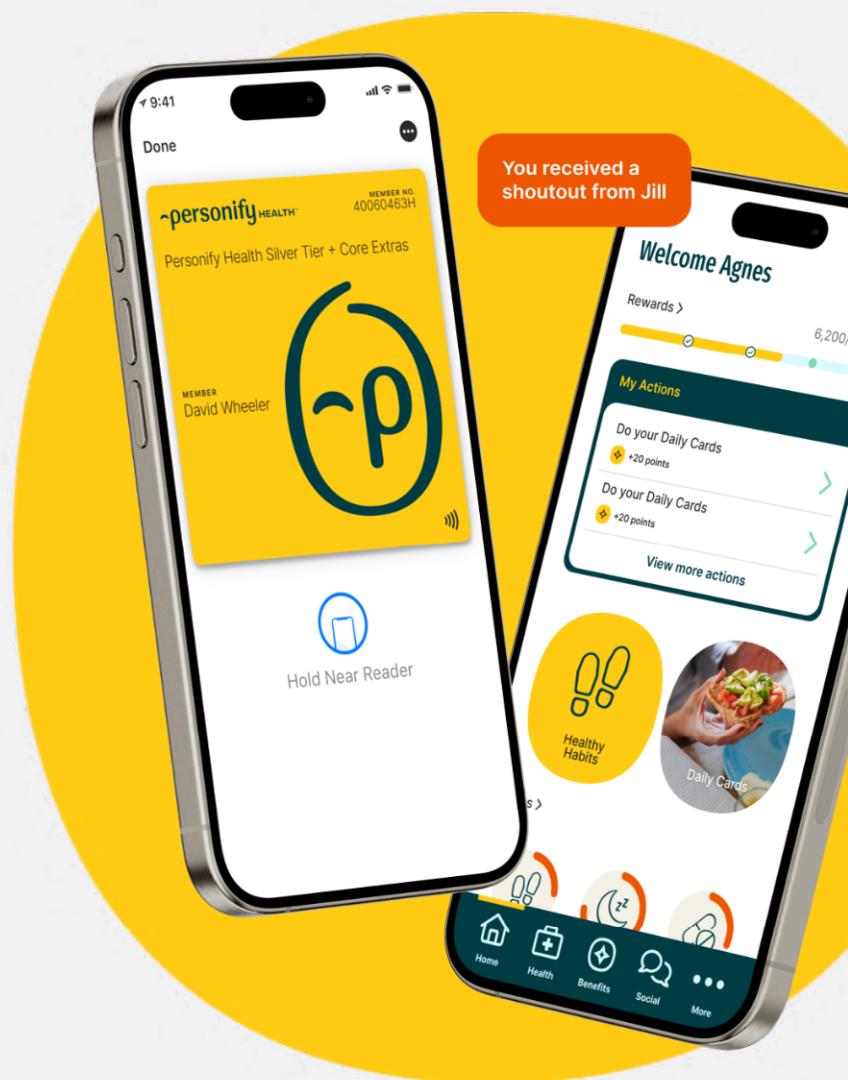
Published topics:

- Reducing Stress
- Sleeping Well
- Getting Active
- Eating Healthy
- Money Mindfulness
- Anxiety And Depression
- Heart Health
- Pregnancy
- Infertility

Need Additional Help?

Contact Personify Support:

855-557-1467 or Support@personifyhealth.com



More Information

+ Cash Rewards

Earn up to \$115 in incentives for taking care of yourself. Available February 15 – November 15, 2027.

Important Note: Cash Rewards earned considered imputed income and are fully taxable to the employee.

+ Open to All Employees

Available to both full-time and part-time employees. Registration takes just a few minutes.

+ Getting Started

Sign up at join.personifyhealth.com/ajinomoto or log in at app.personifyhealth.com. Use the Personify Health app to track activities, book coaching, and check your rewards from anywhere.



Scan Me
to Access!

+ Your Data Stays Private

Only you can see your personal health data. Your employer receives aggregate summaries only, never individual results.

+ Annual Summer Company Step Challenge

Team up with as many as four coworkers, track your steps to unlock destinations, and compete for prizes.

+ Level 4 Well-being Champion Pin

Complete all Personify Health Game levels by November 15, 2027, to earn your exclusive Champion Pin. Pins will be awarded in December 2026.



Employee Assistance Program (EAP)

Life can bring everyday stress, unexpected challenges and moments when you could use extra support. Through TELUS Health, you and your loved ones have confidential access to professional support for mental, emotional, financial, physical and work-life needs. Licensed clinicians and care managers can help connect you with personalized support and resources anytime, anywhere.

TELUS Health EAP is available to you and your household dependents immediately upon hire — no enrollment required.

The EAP Can Help With

- Stress and emotional wellbeing
- Personal and work-related challenges
- Childcare and elder care resources
- Legal, financial and identity theft support
- Wellbeing and life coaching
- Education, adoption and other work-life needs

EAP Benefits

- 24/7 access by phone, web and mobile app
- 24/7 live chat through the mobile app
- Access to licensed clinicians for 1:1 support
- Personalized care plans and digital wellbeing tools
- Clinically appropriate, solution-focused counseling per issue, per year
- Support for you and your household dependents

GET SUPPORT WHEN YOU NEED IT

Online: one.telushealth.com
Call: 833-303-3750 or 919-341-7440
User name: Voya
Password: EAP



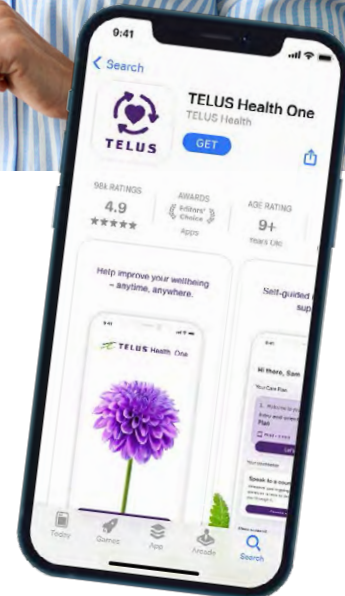
Download the TELUS Health One App



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Life / Accidental Death & Dismemberment (AD&D)

Life insurance through Voya provides financial protection for you and your loved ones. Life insurance pays a benefit to your designated beneficiary(ies) in the event of your death.

Accidental Death & Dismemberment (AD&D) insurance provides benefits if you experience a covered accidental injury resulting in a qualifying loss, such as the loss of a hand, foot, or eyesight. If you die as a result of a covered accident, both the life insurance and AD&D benefits may be payable to your beneficiary(ies).

Basic Life and AD&D

This benefit is provided at no cost to you through Voya contributing to your financial well-being.

Plan Detail	Basic Life and AD&D
Eligibility	All full-time employees
Benefit Amount	1x your base salary, up to \$600,000
Cost to You	None — 100% company paid

Voluntary Life and AD&D

If you determine you need more than the basic coverage, you may purchase additional coverage through Voya for yourself and your eligible family members. This coverage helps protect your family's future beyond your basic coverage.

Covered Person	Maximum Benefit	Guaranteed Issue (New Hire Eligibility)
Employee	Up to \$700,000	Lesser of \$500,000 or 3x your basic salary
Spouse	Up to \$150,000, but no more than the employee has elected for self	\$100,000
Child(ren)	\$5,000, \$10,000 or \$15,000	All election amounts

Voluntary Life and AD&D

Monthly Premiums

Voluntary Supplemental Life and AD&D	Employee Rate per \$1,000	Spouse Rate per \$1,000
Ages < 30	\$0.098	\$0.114
Ages 30 to 34	\$0.123	\$0.139
Ages 35 to 39	\$0.134	\$0.150
Ages 40 to 44	\$0.172	\$0.188
Ages 45 to 49	\$0.259	\$0.275
Ages 50 to 54	\$0.420	\$0.436
Ages 55 to 59	\$0.700	\$0.716
Ages 60 to 64	\$0.785	\$0.801
Ages 65 to 69	\$1.432	\$1.448
Ages 70+	\$2.293	\$2.309

Child Life and AD&D

Monthly Premiums

\$5,000	\$10,000	\$15,000
\$1.24	\$2.48	\$3.72

Guaranteed Issue

Guaranteed Issue is available only when you are first eligible for coverage as a new hire.

During your new hire enrollment period, you may elect coverage up to the Guaranteed Issue amount without providing evidence of insurability (EOI). If you do not enroll when first eligible or elect coverage above the Guaranteed Issue amount, you are required to complete EOI and receive approval from the insurance carrier before coverage becomes effective. EOI forms and instructions are available through bSwift.

Disability Insurance

Disability coverage through The Hartford helps protect your income if you are unable to work due to a covered illness or injury. Ajinomoto Foods provides both Short-Term Disability (STD) and Long-Term Disability (LTD) coverage at no cost to you, helping provide financial support during eligible periods of disability.

Short-term and Long-term Disability

Short-Term Disability covers you during a temporary absence — a surgery, an injury, a serious illness, or recovery after childbirth. Benefits begin after 7 days out of work and pay 60% of your base weekly pay, up to the plan maximum, for as long as 25 weeks.

If your recovery runs longer than expected, **Long-Term Disability** picks up where short-term coverage leaves off. Benefits begin after 180 days of disability and pay 60% of your base monthly pay for as long as five years.

How to File for Short-Term Disability (STD) and Long-Term Disability (LTD)

If you are unable to work due to your own illness, injury, pregnancy, or qualifying medical condition, you may be eligible for disability benefits through The Hartford. To apply for Short-Term Disability (STD) or Long-Term Disability (LTD) benefits, follow the steps below to request a leave of absence and begin the claim process.

- ☐ **Report your absence to The Hartford** as soon as you know you will be unable to work. Early reporting helps avoid delays in claim review and eligible benefit payments.
Website: www.thehartford.com/mybenefits/myleave
Phone: 1-888-277-4767
Fax: 1-833-357-5153
Policy #: 715050
- ☐ **Notify your plant's HR department** by calling the attendance line and reporting your leave. This helps ensure your work location follows the appropriate attendance and leave reporting process.
- ☐ **Complete and submit all required paperwork.** The Hartford will provide leave and STD/LTD claim forms, instructions, and any required medical certification information.
- ☐ **Submit medical documentation by the required deadlines.** Work with your healthcare provider to provide complete documentation on time. Late or incomplete documentation may delay claim processing, benefit eligibility, or leave administration.
- ☐ **Apply for any required state or federal benefits, if applicable.** Depending on your location and reason for leave, you may need to apply for state disability, paid family leave, or other government-sponsored benefits. The Hartford will let you know if additional benefits are available.
- ☐ **Stay in contact with The Hartford throughout your leave.** Respond to requests, provide updated medical information, and report any changes to your return-to-work status.

Need help with your claim(s)? Contact AFNA'S Leave Administration Team at leaveofabsences@ajinomotofoods.com.

Important: Leave protections (FMLA, state leave laws, ADA accommodations) and disability benefits are separate processes with different eligibility criteria. Approval for a leave of absence does not guarantee disability benefits. Eligibility for STD and LTD benefits is determined by The Hartford based on plan provisions and medical documentation.

Plan Detail	Short-Term Disability	Long-Term Disability
Eligibility	All full-time employees	All full-time employees
Benefit Percentage	60% of base weekly pay, up to the plan maximum	60% of base monthly pay*
When Benefits Begin	After 7 days	After 180 days
Maximum Benefit Duration	25 weeks	5 years
Cost to You	None — 100% company paid	None — 100% company paid

* At retirement age, benefits will be offset with SSI.

Voluntary Benefits

INCOME PROTECTION THROUGH AFLAC

Your medical plan helps cover the cost of doctor visits, hospital care, and other healthcare services. These plans help protect your finances by paying cash benefits directly to you. Aflac Accident, Critical Illness, and Hospital Indemnity coverage provide cash benefits when covered unexpected events occur. These benefits are paid directly to you and can be used however you choose, whether that's covering deductibles, helping with everyday expenses like groceries or mortgage payments, transportation costs, childcare, or replacing income while you focus on recovery.

Accident Insurance

Pays a cash benefit directly to you when you experience a covered accidental injury, regardless of what your medical plan pays. Coverage is guaranteed issue. Coverage is also available for your eligible spouse and dependent children.

Coverage Tier	Standard Plan Monthly Rates	High Plan Monthly Rates
Employee Only	\$7.40	\$13.26
Employee + Spouse	\$13.09	\$21.86
Employee + Child(ren)	\$18.53	\$24.89
Family	\$24.22	\$33.49
Most common incidents covered:	Standard Plan	High Plan
Emergency room visit	\$150	\$200
Concussion	\$175	\$450
Fracture	Up to \$6,000 (open reduction, Hip/Thigh)	Up to \$6,500 (open reduction, Hip/Thigh)
Hospital Admission	\$1,000	\$1,500
Wellness Benefit	\$50	\$50

Critical Illness Insurance

Critical Illness Insurance provides a lump-sum cash benefit paid directly to you upon the diagnosis of a covered condition. You can use the benefit however you choose, whether for medical expenses, travel, household bills, or other financial needs during recovery.

Covered conditions paid at 100% of your elected benefit amount include cancer, heart attack, stroke, kidney failure, major organ transplant, bone marrow transplant, sudden cardiac arrest, coronary artery bypass surgery, severe burns, paralysis, coma, and loss of speech, sight, or hearing. Certain conditions, such as non-invasive cancer, are covered at 25% of your elected benefit amount.

Coverage for eligible children is included at 100% of your benefit amount at no additional cost. The plan also includes wellness benefits, allowing you to receive a cash benefit for completing eligible preventive screenings, such as an annual health screening or mammogram, without reducing your critical illness benefit.

Premiums are based on age and may increase as you enter a new age band or at policy renewal.

Hospital Indemnity Insurance

Hospital Indemnity Insurance pays cash benefits directly to you when you experience a covered hospital stay. These benefits can help offset out-of-pocket expenses and everyday costs, such as deductibles, transportation, childcare, household bills, or lost income, giving you added financial support when you need it most.

Coverage Tier	Standard Plan Monthly Rates	High Plan Monthly Rates
Employee Only	\$14.98	\$29.90
Employee + Spouse	\$30.34	\$60.52
Employee + Child(ren)	\$23.84	\$47.54
Family	\$39.20	\$78.16
Most common incidents covered:	Standard Plan	High Plan
Hospital admission	\$1,500	\$2,500
Hospital confinement, per day (60 max)	\$200	\$300
Intensive care, per day (15 max)	\$1,000 (day 1), then \$200/day (days 2-15)	\$2,000 (day 1), then \$300/day (days 2-15)
Rehabilitation facility, per day	\$50 (30-day max)	\$100 (15-day max)

Voluntary Benefits

EVERYDAY LIFE

Not every benefit is about what happens when things go wrong.

These programs help with the ordinary stuff — writing a will, buying a house, an unexpected vet bill, or just getting a better price on the things you were going to buy anyway. Each is optional and available at group rates you wouldn't get on your own.

LegalEASE Legal Plan

Protect yourself and your family with affordable legal coverage through payroll deductions. For just **\$15.94** per month, the Legal Plan covers you, your spouse, and eligible dependent children up to age 26.

When you use a network attorney, attorney fees for covered services are paid in full, with no deductibles or copays. The plan covers attorney time for a wide variety of personal legal matters, including:

- Wills, living trusts, and powers of attorney
- Buying, selling, or refinancing a home
- Landlord-tenant and neighbor disputes
- Divorce, adoption, and child custody matters
- Debt collection defense, bankruptcy, and tax audits
- Consumer protection and warranty disputes
- Identity theft matters
- Traffic ticket and DUI defense



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to Access!

The plan also includes unlimited telephone consultations, document review, and access to online legal documents and resources.

Please note: The plan covers attorney fees for eligible services but does not cover court costs, filing fees, fines, penalties, or other related expenses

Employment-related matters are excluded.

MetLife Pet Insurance

Pets are family, and keeping them healthy is important. Ajinomoto Foods offers voluntary Pet Insurance through MetLife to help protect you from the cost of unexpected veterinary expenses due to covered accidents and illnesses.

With MetLife Pet Insurance, you can choose the coverage that best fits your budget and your pet's needs, with access to any licensed veterinarian, specialist, or emergency animal hospital in the United States.

Benefits include:

- Flexible plan options with customizable coverage levels, deductibles, and reimbursement amounts.
- Coverage for accidents and illnesses, helping you manage unexpected veterinary costs.
- Freedom to use any licensed veterinarian without worrying about provider networks.
- Simple enrollment and claims process, making it easy to access your benefits when needed.
- Dedicated customer support to help answer questions and assist with claims.



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Or Call: 877-951-4582

Is Pet Insurance Right for You?

Pet Insurance may be a good fit if you want financial protection against unexpected veterinary expenses and peace of mind knowing your pet has access to care when needed. Coverage and premiums vary based on your pet's age, breed, location, and the plan options selected.

PerkSpot Discount Program

Thousands of exclusive discounts across more than 25 categories — free to use, no enrollment required.

Browse Local Offers to see deals near you filtered by category and distance, search the Brands tab for a specific retailer, or set your Interests so the perks you care about show up first. Don't see a favorite local spot? Suggest it and PerkSpot will try to add it.

Questions? Call 866-606-6057 Monday through Friday, 9am–6pm, or email cs@perkspot.com. Support is available in English and Spanish.

Benefit Support

EVERYDAY LIFE

An Advocate is ready to help!

We're proud to partner with the Benefit Support Team to provide personalized support that helps you and your family navigate your benefits with confidence. Whether you're enrolling in coverage, dealing with a complex claim, or just have questions, our team is here for you.

Enrollment Support:

- Help with your new hire or qualifying life event (QLE) enrollments
- Guidance on benefit options and enrollment deadlines
- Support with Medicare coordination and enrollment if needed

ID Card Services:

- Help ordering or accessing benefit ID cards such as medical, dental, vision and flexible spending accounts
- Assistance with digital ID card access and replacement requests

Claims & Concierge Services:

- Help understanding and managing your benefit claims
- Assistance with appeals, denied services, prior authorization, and billing
- Coordination with providers and insurance carriers
- One-on-one support throughout the claims process

Piper Jordan's team includes multilingual, licensed benefits experts.

Contact:

Call: (855) 557-1467 / 6:00 AM - 5:00 PM PST M-F

Email: benefitsupport@ajinomotofoods.com

Contacts

Coverage	Carrier	Phone Number	Website/Email
Benefits Service Center	Piper Jordan	855-557-1467	benefitsupport@ajinomotofoods.com
Medical — PPO & HDHP	Anthem / Personify	877-706-6268	hconline.healthcomp.com
Medical — HMO (SoCal)	Kaiser Permanente	800-464-4000	healthy.kaiserpermanente.org
Medical & Dental — San Diego	SIMNSA	619-407-4082	simnsa.com
Prescription Drug	Navitus	866-333-2757	www.navitus.com/members
HSA & FSA Accounts	WEX	866-451-3399	benefitslogin.wexhealth.com
Dental — DPPO & DHMO	Cigna	866-494-2111	www.mycigna.com
Vision	EyeMed	866-939-3633	member.eyemedvisioncare.com
Life and AD&D	Voya	800-955-7736	www.voya.com
Short & Long-Term Disability	The Hartford	888-301-5615	www.thehartford.com
401(k) Retirement Plan	Fidelity Investments	800-835-5097	nb.fidelity.com
Employee Assistance Program	TELUS Health	800-964-3577	one.telushealth.com
Accident, Critical Illness, Hospital Indemnity	Aflac	800-992-3522	mylogin.aflac.com
Legal Plan	LegalEASE	713-785-7400	www.legaleaseplan.com/ajinomotofoods
Pet Insurance	MetLife	800-438-6388	www.metlife.com/getpetquote
Employee Discounts	PerkSpot	866-606-6057	pslogin.perkspot.com



The material in this benefits guide is for informational purposes only and is neither an offer of coverage nor medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern.

All benefit plans are governed by master policies, contracts, and plan documents. In the event of any inconsistency between the information contained herein and the applicable plan documents, the provisions of the plan documents shall prevail. Ajinomoto Foods reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.

A Summary of Benefits and Coverage (SBC) has been designed to assist you with better understanding the coverage being offered to you, and to allow you to compare coverage options. The SBC is available on www.afnabenefits.com. A paper copy is also available, free of charge, by calling 1-855-557-1467.

Annual Notices: ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually. Compliance notices, Medicare Part D creditable coverage notices, the Notice of Privacy Practices, and the COBRA Guide are available on the Benefits Hub in English and Spanish.

Wellness Program Tax Rules: Cash and cash equivalents (for example, a gift card for taking a health risk assessment) are always taxable. The cash amount or gift card value must be included in the employee's income and is subject to payroll taxes. Any reward, incentive, or other benefit provided by a wellness program that is not medical care is included in an employee's income.