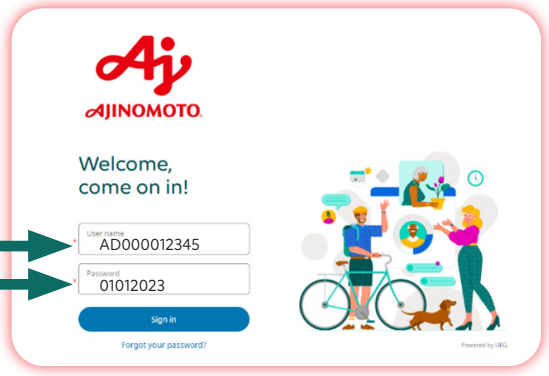


# UKG Enroll Online with Our Self-Service Enrollment Platform

You must enroll in your benefits within 30 days of your date of hire. Your benefit elections will become effective immediately after enrollment.

## To sign up or login:

Login into UKG Pro on a desktop or computer at <https://n34.ultipro.com>  
**User Name:** Initial of first name and last name>four “0000”>Employee ID #  
**Default/Temporary Password:** Your birth date MMDDYYYY  
*Note: You will be required to change your password when you log into UKG Pro for the first time.*



### What if I forgot my login or password?

**Don't know your User Name?** Contact your local HR for help.

**Forgot your password?** Please click “Forgot Your Password” under the login screen. You will need to enter your User Name or enter the access code along with your User Name. If you received a reset link by email, please follow those instructions.

**For Enrollment Assistance:** Call (855) 557-1467 | 6am - 5pm PST M-F.

## Helpful Contacts

**Benefits Advocate Center**  
855-557-1467  
[ajinomoto@piperjordan.com](mailto:ajinomoto@piperjordan.com)

**Medical – HDHP/PPO**  
To look at claims, print ID cards,  
or to find a provider  
877-706-6268  
[hconline.healthcomp.com](https://hconline.healthcomp.com)

**Costco Prescription**  
877-908-6024  
[www.costcohealthsolutions.com](https://www.costcohealthsolutions.com)

**Kaiser – HMO**  
800-464-4000  
[www.kp.org](https://www.kp.org)

**SIMNSA – HMO**  
800-424-4652  
[www.simnsa.com](https://www.simnsa.com)

**Dental**  
866-494-2111  
[www.mycigna.com](https://www.mycigna.com)

**Vision**  
866-939-3633  
[www.eyemed.com](https://www.eyemed.com)

**HSA/FSA**  
866-451-3399  
[www.wexinc.com/login/benefits-login](https://www.wexinc.com/login/benefits-login)

**Voya Life and AD&D**  
To file a Life Claim  
(888) 238-4840  
[www.voya.com](https://www.voya.com)

**Hartford Group**  
Short Term Disability &  
Leave of Absence  
(888) 301-5615  
[www.thehartford.com](https://www.thehartford.com)

**Accident, Critical Illness,  
Hospital Indemnity**  
800-992-3522  
[www.aflac.com](https://www.aflac.com)

**Fidelity 401(k)**  
800-835-5097  
[www.401k.com](https://www.401k.com)

**PerkSpot**  
[afna.perkspot.com](https://afna.perkspot.com)

**MetLife Pet**  
1-800-GET-MET8  
[metlife.com/getpetquote](https://metlife.com/getpetquote)

**LegalEASE**  
[legaleaseplan.com/ajinomotofoods](https://legaleaseplan.com/ajinomotofoods)

## Employee Assistance Program

Unlock better mental health, stress management, and work-life balance with the Employee Assistance Program (EAP) at **no cost to you.**

All employees and their household members are eligible.

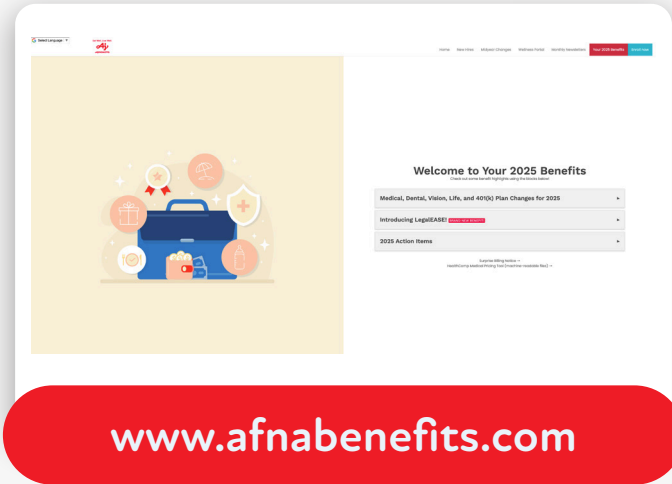
With ComPsych GuidanceResources Online you can: access thousands of tools and resources, connect to an array of live and digital care options 24/7, and engage with on-demand trainings and tutorials.

**Call:** (800) 964-3577

# Benefits Information Portal

With a sleek and modern look and feel, [afnabenefits.com](https://www.afnabenefits.com) makes it easier than ever to find anything and everything related to your benefits.

Find important benefits plan information, documents, and contact information.



[www.afnabenefits.com](https://www.afnabenefits.com)

## Advocacy Support

A Customer Service Advocate is ready to help.

**Claims Advocacy:**  
Help you, or members of your immediate family solve claims or billing issues.

**ID Cards:**  
We can assist you in getting a new ID card.

**Find a Provider:**  
An in-network provider can offer you lower out of pocket costs – we can locate a provider close to you.

**Understand your Benefits:**  
Want to know what is covered? How does a deductible work? What's your co-pay? We're ready to assist.

**Call:** (855) 557-1467 | 6am - 5pm PST M-F  
**Email:** [ajinomotofoods@piperjordan.com](mailto:ajinomotofoods@piperjordan.com)

Be sure to review mandatory compliance notices within [www.afnabenefits.com](https://www.afnabenefits.com). 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](https://www.afnabenefits.com). A paper copy is also available, free of charge, by calling 1-855-557-1467.

Ajinomoto Foods permits insurers to offer employees of Ajinomoto Foods certain voluntary insurance programs. Whether you choose to enroll in any of these programs is completely optional and voluntary. Ajinomoto Foods does not make a contribution towards the cost of these programs and employees pay the full cost of premiums on an after-tax basis. Ajinomoto Foods does not sponsor, maintain, endorse, recommend, or promote these voluntary programs. Ajinomoto Foods' involvement regarding these voluntary insurance programs is strictly limited to allowing the insurer access to employees to publicize these programs and Ajinomoto Foods may perform certain ministerial functions such as payroll deduction and forwarding employee premium payments to the insurer. Ajinomoto Foods does not receive any consideration in the form of cash or otherwise in connection with the program, other than reasonable compensation, excluding any profit, for administrative services actually rendered in connection with payroll deductions. Accordingly, these voluntary insurance programs are not subject to ERISA and related regulations. All questions or claims regarding these programs should be directed to the insurer.

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.

This brochure highlights recent plan design changes and is intended to fully comply with the requirements under the Employee Retirement Income Security Act (ERISA) as a Summary of Material Modifications. It should be kept with your most recent Summary Plan Description.

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by a different means. Contact 855-557-1467. We will work with you (and, if you wish, with your doctor) to develop another way to qualify for the reward.

Visit [www.afnabenefits.com](https://www.afnabenefits.com) for more information.

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# Welcome to Your 2025 Benefits

## Important Action Required

**You must enroll in your benefits within 30 days of your date of hire.**

**Your benefit elections will become effective immediately after enrollment.**

**401(k) Eligibility:**  
**You are eligible on the first day of the month following your 30th day of employment with the company.**

## Benefit Highlights

- ✓ Medical plans
- ✓ Dental plans
- ✓ Vision plans
- ✓ Health savings account & multiple flexible spending account options
- ✓ Financial wellness benefits including 401(k)
- ✓ Claims advocacy services
- ✓ Life and disability choices
- ✓ Voluntary benefits
- ✓ Employee assistance program
- ✓ Pet insurance
- ✓ LegalEASE
- ✓ PerkSpot - a hub for discounts, experiences, and more
- ✓ Mobile-optimized benefits website

Medical Plans

	Anthem PPO		Anthem HDHP		Kaiser HMO (CA Only)		SIMNSA (San Diego Only)	
What will a doctor visit cost?	\$25 copay		You pay 0% after deductible		\$30 copay		\$10 copay	
What's the deductible?	\$1,000 (I) / \$3,000 (F)		\$3,300 (I) / \$6,600 (F)		\$1,000 (I) / \$2,000 (F)		\$0 (I) / \$0 (F)	
What's the most I will have to pay in a year?	\$3,000 (I) / \$9,000 (F)		\$4,500 (I) / \$8,000 (F)		\$3,000 (I) / \$6,000 (F)		\$6,350 (I) / \$12,700 (F)	
What will an emergency room visit cost?	\$200 copay + 20% after deductible		You pay 0% after deductible		You pay 30% after deductible		\$250 copay	
What will an urgent care visit cost?	\$50 copay		You pay 0% after deductible		\$30 copay		\$25 copay (Mexico) \$50 copay (Non-Mexico)	
What will a visit to a specialist cost?	\$50 copay		You pay 0% after deductible		\$30 copay		\$10 copay	
What's the pharmacy copay? (Retail / Mail Order) Generic Preferred Brand Non-Preferred Brand Specialty	\$10 / \$20 \$35 / \$70 \$65 / \$130 20% coinsurance up to \$100 max.		\$20 after ded. / \$40 after ded. \$40 after ded. / \$80 after ded. \$60 after ded. / \$120 after ded. 30% coinsurance up to \$100 max after ded.		\$10 / \$10 \$30 / \$30 \$30 / \$30 20% coinsurance up to \$150 max.		\$15 copay \$15 copay \$15 copay \$15 copay	
Rates	Weekly	Semi-Monthly	Weekly	Semi-Monthly	Weekly	Semi-Monthly	Weekly	Semi-Monthly
Employee Only	\$38.08	\$82.50	\$31.15	\$67.50	\$47.31	\$102.50	\$11.77	\$25.50
Employee + Spouse	\$87.69	\$190.00	\$70.38	\$152.50	\$98.31 (EE+1)	\$213.00 (EE+1)	\$27.69 (EE+1)	\$60.00 (EE+1)
Employee + Child(ren)	\$71.54	\$155.00	\$58.85	\$127.50	N/A	N/A	N/A	N/A
Family	\$117.69	\$255.00	\$94.62	\$205.00	\$138.23	\$299.50	\$33.46	\$72.50



Health Savings Account (HSA)\*

(You must enroll in the HDHP plan to be eligible for HSA contributions.) Allows you to use pre-tax dollars to pay for out-of-pocket healthcare expenses. If you don't use all the money, it stays in the account, can grow over time, and you can use it tax-free later for medical expenses. Company contributions are provided, \$500 individual/\$1,000 family.

\*Subject to verification of identity  
HSA accounts are covered by the U.S. Patriot Act



Flexible Spending Account (FSA)

Helps pay out-of-pocket healthcare expenses for you and your family. Also, Dependent Daycare is available for children under age 13. Adult care is also eligible if physically or mentally incapable of self-care and adult relative lives in your home.

Company-Provided Benefits (At no cost to you!)

Basic Life and AD&D VOYA

Benefit is equal to 1x your base salary up to \$500k

Short-Term Disability THE HARTFORD

60% of your base weekly pay up to the plan maximum

Long-Term Disability THE HARTFORD

60% of your base monthly pay up to the plan maximum

For more information, visit [afnabenefits.com](#)


Employee Assistance Program (EAP) COMP/PSYCH

All employees and their household members are eligible  
Call: 800-964-3577

PerkSpot PERKSPOT

Ajinomoto's Discount Program  
Visit: [afna.perkspot.com](#)

Dental Plans

	PPO (In-network)		HMO (CA-Only)	
Deductible	\$50 (I) / \$150 (F)		None	
Preventive costs covered	100%		100%	
Basic costs covered	80%, after deductible		Copay schedule	
Major costs covered	50%, after deductible		Copay schedule	
Annual Maximum	\$2,000		None	
Orthodontia	Plan pays 50%, no deductible, up to \$2,000/ person max		Copay schedule	
Rates	Weekly	Semi-Monthly	Weekly	Semi-Monthly
Employee Only	\$2.48	\$5.37	\$1.78	\$3.86
Employee + 1	\$5.55	\$12.02	\$4.22	\$9.14
Family	\$8.95	\$19.39	\$5.21	\$11.29

Vision Plans

eyeMED Vision		Base Plan		Buy-Up Plan	
Deductible		\$10 copay		\$10 copay	
Single/bifocal/trifocal lenses		Discounts available		\$10 copay	
Frames		Discounts available		\$200 allowance + 20% off balance	
Contact Lenses		Discounts available		\$200 allowance + 15% off balance	
Rates		Weekly	Semi-Monthly	Weekly	Semi-Monthly
Employee Only		\$0.00	\$0.00	\$1.10	\$2.39
Employee + 1		\$0.00	\$0.00	\$1.76	\$3.82
Family		\$0.00	\$0.00	\$2.79	\$6.05

# Personify Wellbeing Portal

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

Voluntary Benefits (You purchase these benefits yourself for extra protection)

Voluntary Life and AD&D VOYA

Life insurance and AD&D provides financial protection for your loved ones by paying them a sum of money if something happens to you.

Accident Plan Affac

An Accident plan helps cover the costs of medical expenses and other related costs if you're injured in an accident.

Hospital Indemnity Plan Affac

A hospital plan provides financial support to help cover the costs of a hospital stay, including room charges and other related expenses. Plan include wellness incentives to support and encourage preventive care and early detection of health issues.

Critical Illness Affac

A critical illness plan provides a lump sum payment if you are diagnosed with a serious illness, helping to cover medical expenses and other costs associated with your condition. Plans include wellness incentives to support and encourage preventive care and early detection of health issues.

For plan info and rates, visit: [afnabenefits.com](#)



Pet Insurance MetLife

Pet insurance helps cover the costs of veterinary care for your pet, including treatments and emergencies. Metlife offers various plan designs to fit your budget.



To enroll, call or visit:  
**1-800-GET-MET8**  
[metlife.com/getpetquote](#)

MetLife will bill you directly. Premiums will not be deducted from your paycheck and setup of a primary payment must be completed during enrollment.

Financial Wellness

401(k) Plan

Employees can contribute a portion of their paycheck to the retirement plan. Our plan offers two options, a pre-tax option, which means the money is deducted before taxes are taken out and a Roth option, which means you pay taxes on the money now, and upon retirement the money and earnings are tax free. Employers may also match a portion of the employee's contributions.



The company matches 100% of the first 3% of your eligible compensation, and 50% of the next 3% of your eligible compensation.

We're also pleased to announce that you no longer need to provide a Social Security Number (SSN) when designating your beneficiaries.

Wellness Reimbursement

Ajinomoto's Wellness Reimbursement Program to Promote Activity and Exercise

Ajinomoto Foods North America will reimburse regular fulltime employees one time up to \$100 on an Annual Calendar Year basis for employees/family members (those family members who would qualify as a dependent under our group insurance) toward the cost of qualified wellness program expenses.

Qualified Expenses may include the following: exercise classes, athletic event registration fees, Fitness equipment and devices, Nutritional Classes, Wellness and fitness apps, and Kids' Sports camps.

How to Access: Log in to UKG>Myself>HR Help>Benefits>AFNA Wellness Reimbursement

2025 Holiday Schedule

Wed., Jan. 1 New Year's Day	Mon., May 26 Memorial Day	Thur., Nov. 27 Thanksgiving Day	Wed., Dec. 24 Christmas Eve
Mon., Jan. 20 Martin Luther King Day	Fri., July 4 Independence Day	Fri., Nov. 28 Day after Thanksgiving	Thur., Dec. 25 Christmas Day
Fri., Apr. 18 Good Friday	Mon., Sept. 1 Labor Day		



Enroll or view your benefits  
Scan the QR code or visit [afnabenefits.com](#)