

Eat Well, Live Well.



2026

AFNA Benefits Booklet

Before reading this booklet, we recommend practicing the following relaxation tip.

Hand Pressure Technique: Gently applying pressure to the center of the palm, or to the fingers, to relieve stress, calm the mind, and get rid of negative thoughts.

About this booklet

This booklet outlines the benefits offered to our employees for the calendar year 2026.

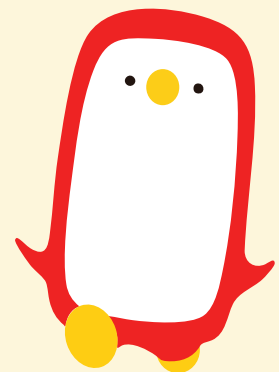
When to Use It as a Resource:

- ✔ **Open Enrollment:** Benefit elections will take effect on January 1.
- ✔ **New Hires:** Benefits elections are effective on the Date of Hire. Enrollment must be completed within 30 days of employment.
- ✔ **Qualifying Life Events:** Changes in coverage can occur outside of Open Enrollment due to life events, such as marriage, divorce, childbirth, or a death in the family. These changes must be submitted within 30 days of the event.

Please take the time to review this booklet to assist you in making informed enrollment decisions that are the best fit for the health, wellness and financial need of you and your family. **Detailed plan design and documents are available on our Benefits Website at afnabenefits.com.**

2026 Action Items

- ✔ Gather the necessary information before beginning the enrollment process. Please make sure that you have the Taxpayer Identification Number (TIN)—usually a Social Security Number for each covered individual. This include spouse, domestic partner, and dependent children.
- ✔ Please make sure the NAME for the individual matches the name on the SSN card for ACA filing. For ACA auditing please verify date of Birth for covered individual to avoid eligibility error.
- ✔ Elections are required if electing a Flexible Spending Account (FSA) or a Health Savings Account (HSA).



**ajipen is excited to
welcome the new
plan year 2026!**

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Benefits Overview

At Ajinomoto Foods North America, our employees are our most important resource. We know that benefits are more than just insurance—they are an important part of your total compensation and a reflection of our commitment to you and your family.

Preventive care coverage, including **annual check-ups, and screenings at certain ages for breast, colon, prostate, lung and cervical cancer** is 100% covered for HMO medical plans and in-network for PPO and HDHP medical plans, even before you've met your deductible.

Medical, Dental & Vision Coverage – Choose from several plan options to fit your needs, including PPO, HDHP, HMO, and regional networks.

Company-Provided Benefits – Basic Life and AD&D, Short- and Long-Term Disability, and access to an Employee Assistance Program, all provided at no cost to you.

Voluntary Benefits – Options such as Accident, Critical Illness, and Hospital Indemnity coverage, plus Pet Insurance and Legal services, for added protection and peace of mind.

Financial Benefits – A 401(k) retirement plan with company match, Flexible Spending Accounts (FSA), and Health Savings Account (HSA) options.

Wellness Programs – Wellness reimbursements, Personify Health programs, and incentives to help you stay active and healthy.

Perks & Work-Life Resources – Discounts through PerkSpot and additional resources to support your lifestyle.

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

Dual Coverage

Benefits cannot be coordinated between two AFNA plans. If both you and your spouse (DP) are employed by AFNA, dual enrollment in the same AFNA plan is not permitted. Each of you may elect individual coverage, or one may choose to cover the other as a dependent.

Spousal Surcharge

If your spouse is eligible for benefits through their employer and chooses to enroll in an AFNA medical plan, a spousal surcharge of \$100 per month will apply.

Enrollment *Choose How You Enroll!*

This year, 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

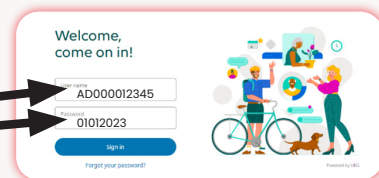
For Desktop Enrollment

Login into UKG Pro on a desktop or computer at <https://n34.ultipro.com> or 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.

Medical Plans

	Anthem PPO In-Network		Anthem HDHP In-Network	
Annual Deductible	\$1,000 (I) / \$3,000 (F)		\$2,750 (I) / \$5,550 (F)	
Primary Care Doctor Visit	\$25 copay		You pay 0% after deductible	
Specialist Doctor Visit	\$50 copay		You pay 0% after deductible	
Out-of-Pocket Maximum	\$3,000 (I) / \$9,000 (F)		\$4,500 (I) / \$8,000 (F)	
Emergency Room	\$200 copay + 20% after deductible		You pay 0% after deductible	
Urgent Care	\$40 copay		You pay 0% after deductible	
Virtual Care	\$25 copay		\$25 copay	
Pharmacy Copays (Retail / Mail Order)	\$10 / \$20		In-network, before deductible	
Generic	\$35 / \$70		\$20 / \$40	
Preferred Brand	\$65 / \$130		\$40 / \$80	
Non-Preferred Brand	20% coinsurance up to \$100 max.		\$60 / \$120	
Specialty			30% coinsurance up to \$100 max	
Rates	Weekly	Semi-Monthly	Weekly	Semi-Monthly
Employee Only	\$42.69	\$92.50	\$35.08	\$76.00
Employee + Spouse	\$97.62	\$211.50	\$78.46	\$170.00
Employee + Child(ren)	\$80.77	\$175.00	\$65.77	\$142.50
Family	\$130.62	\$283.00	\$105.23	\$228.00

	Kaiser HMO (SoCal Only)		SIMNSA HMO (Mexico Services Only)	
Annual Deductible	\$1,000 (I) / \$2,000 (F)		None	
Primary Care Doctor Visit	\$30 copay		\$10 copay	
Specialist Doctor Visit	\$30 copay		\$10 copay	
Out-of-Pocket Maximum	\$3,000 (I) / \$6,000 (F)		\$6,350 (I) / \$12,700 (F)	
Emergency Room	30% after medical deductible		\$250 copay	
Urgent Care	\$30 copay		\$25 (MX) / \$50 (Outside MX)	
Virtual Care	\$0		\$10 copay	
Pharmacy Copays (Retail / Mail Order)	Rx Deductible \$100			
Generic	\$30 after \$100 Rx deductible		\$15	
Preferred Brand	\$30 after \$100 Rx deductible		\$15	
Non-Preferred Brand	20% coinsurance, \$150 max		\$15	
Specialty			\$15	
Rates	Weekly	Semi-Monthly	Weekly	Semi-Monthly
Employee Only	\$42.69	\$92.50	\$11.54	\$25.00
Employee + Spouse	\$104.31	\$226.00	\$29.54	\$64.00
Employee + Child(ren)	\$76.38	\$165.50	\$26.77	\$58.00
Family	\$148.15	\$321.00	\$36.46	\$79.00

Dental Plans

	DPPO In-Network		DHMO (CA-Only)		SIMNSA (Mexico Services Only)	
	Weekly	Semi-Monthly	Weekly	Semi-Monthly	Weekly	Semi-Monthly
Deductible	\$50 (I) / \$150 (F)		None		None	
Preventive costs covered	100%		100%		100%	
Basic costs covered	80%, after deductible		Copay schedule		Copay schedule	
Major costs covered	50%, after deductible		Copay schedule		Copay schedule	
Annual Maximum	\$2,000		None		None	
Orthodontia	Plan pays 50%, no deductible, up to \$2,000/ person max		Copay schedule		Copay schedule	
Rates	Weekly	Semi-Monthly	Weekly	Semi-Monthly	Weekly	Semi-Monthly
Employee Only	\$2.48	\$5.37	\$1.84	\$3.99	\$0.92	\$2.00
Employee + Spouse	\$5.55	\$12.02	\$4.22	\$9.14	\$2.31	\$5.00
Employee + Child(ren)	\$6.11	\$13.23	\$5.19	\$11.26	\$2.08	\$4.50
Family	\$8.95	\$19.39	\$6.38	\$13.82	\$3.00	\$6.50

PPO

“PPO” refers to a Preferred Provider Organization, a type of insurance plan that offers both in-network and out-of-network coverage. In-network care offers lower out-of-pocket costs, eliminates balance billing, streamlines claims paperwork, and facilitates easier financial planning. Out-of-network costs can add up quickly. Please review your co-insurance limits.

HDHP with HSA

The HDHP with HSA plan provides insurance coverage and a tax-advantaged way to help save for current and future medical expenses. This type of plan gives you greater flexibility and discretion over how you use your health care dollars.

Employer Contributions Amounts (deposits will occur on pay dates):

- ✓ **Employee Only:** \$500/ per calendar year*
- ✓ **Employee Plus Dependent(s):** \$1,000/ per calendar year*

* Prorated based on entry date

SIMNSA Mexico HMO

This HMO plan is very affordable. It has the lowest cost for coverage and low or no copays.

However, there are some requirements:

1. You must work in San Diego County, Imperial County or Tijuana;
2. You must use a SIMNSA network provider in Mexicali, Tecate or Tijuana. All medical prescriptions must be purchased and picked up in Mexico; and
3. The SIMNSA dental provider location is only in Tijuana.

Vision Plans

eyeMed	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 + Spouse	\$0.00	\$0.00	\$1.76	\$3.82
Employee + Child(ren)	\$0.00	\$0.00	\$2.31	\$5.00
Family	\$0.00	\$0.00	\$2.92	\$6.34

Tip: Kaizen
(Continuous Improvement)

The philosophy of making small, consistent improvements in daily life, which helps reduce stress by focusing on manageable, positive steps.

Kaiser Permanente’s Vision & Hearing Aid

Included With Medical Plan

- Eyeglasses or contact lenses every 24 months
- Amount in excess of \$175 Allowance (Allowance not subject to Plan Deductible)
- Kaiser Permanente’s Hearing aids every 36 months
- Amount in excess of \$2,500 Allowance per aid (Allowance not subject to Plan Deductible)

Anthem/Personify Hearing Aid

Included With Medical Plans

In-Network Shown	PPO In-Network	HDHP In-Network
Exam and Fittings Hearing Aid Therapy	20% co-insurance after Deductible is met	0% co-insurance after Deductible is met

Company Provided Benefits

Provided at no cost to you!

Protect your loved ones and your income with comprehensive life and disability coverage. These plans provide financial security and peace of mind when it matters most.

Basic Life and AD&D

Benefit is equal to 1x your base salary up to \$500k for all full-time employees. The IRS requires you to be taxed on the value of **basic life insurance coverage over \$50,000, called “imputed income”**.

Short-Term Disability (STD)

Benefit is 60% of your base weekly pay up to the plan maximum after 7 days and up to 26 weeks for all full-time employees.

Long-Term Disability (LTD)

After 6 months, this benefit is paid out on a monthly basis. The benefit is 60% of your base weekly pay, **up to the plan maximum of 5 years**, after exhausting Short-Term Disability.

Employee Assistance Program

Free, confidential support for mental health, legal, and financial guidance. All employees and their household members are eligible.

Web ID for registration: MY5845i

Call: 800-964-3577

PerkSpot

PerkSpot offers exclusive savings on everyday purchases, services, and entertainment.

Visit: afna.perkspot.com

Call: 866-606-6057

Voluntary Benefits

You purchase these benefits yourself for extra protection.

These plans can help cover out-of-pocket costs, replace income, or offer peace of mind for you and your family beyond your core health coverage.

Voluntary Life & AD&D

Pays a benefit to your loved ones if you pass away or are seriously injured.

LegalEASE

Affordable legal support for personal needs like wills and estate planning.

Pet Insurance

Helps cover vet bills, treatments, and emergencies.

Enroll: metlife.com/getpetquote

Call: 1-800-GET-MET8

Accident Plan

Covers costs from injuries, including medical, transport, and recovery.

Critical Illness

Lump-sum payment if diagnosed with a covered illness (e.g., cancer, heart attack, stroke).

Hospital Indemnity

Cash benefits for hospital stays to help with deductibles, copays, and other costs.

Financial Wellness

Flexible Spending Accounts (FSAs) let you use pre-tax dollars to pay for certain health care and dependent day care costs.

A **Health Care FSA (HCFSA)** helps cover out-of-pocket health care expenses, like deductibles, copays, eyeglasses, and other costs not paid by your health, dental, or vision plans. You can use your account for your own eligible expenses or those of your dependents.

If you are enrolled in a High Deductible Health Plan with a Health Savings Account, you may only enroll in a **Limited Health Care FSA (LHCFSA)**, which covers dental and vision expenses for you and your dependents.

You can contribute any amount from \$50 up to \$3,400 each year. Remember, if you have money left in your HCFSA or LHCFSA at the end of the year, up to \$500 will carry over.

When you first enroll in an HCFSA or LHCFSA, you will receive a WEX debit card preloaded with your annual election amount. Use this card for eligible expenses at medical, dental, pharmacy, or vision providers. Please keep your card for future use and retain all receipts, as you may need to provide them to WEX Health during the plan year.

For a list of covered services, see IRS Publication 502 (<https://www.irs.gov/forms-pubs/about-publication-502>)

The **Dependent Day Care FSA (DCFSA)** helps pay for eligible day care costs while you and your spouse, if you have one, work full-time. You cannot use this account for your dependents' health care expenses. Covered costs include day care providers, babysitters, summer or holiday camps, and adult care providers. For more details, see IRS Publication 503. To get reimbursed, you'll need to provide your day care provider's Federal ID number or Social Security Number. You can only change your annual contribution if you have a Qualified Change in Status Event, as defined by the IRS. You may contribute between \$104 and \$7,500 per year, or **\$2,500 if you are a highly compensated employee.**

Fidelity 401(k) Plan

Eligibility Note:

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

New Hire Eligibility: Your eligibility is as follows: 1st of the month after completing your first 30 days of hire. Auto enroll of 3% if no election made during New Hire Eligibility period.

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.

Loans: Our plan permits one loan per participant. Please review the SPD for further details and restrictions.

Preventive Care & Wellness

Preventive Screenings by Age*	
Age	Screenings
18-29	Blood pressure, cholesterol, HIV, sexually transmitted infections (STIs), HPV, meningitis, flu shot
30-39	Continue screenings from 18-29, add: cervical cancer (Pap smear or HPV test), breast cancer (mammogram), colorectal cancer (stool test or colonoscopy)
40-49	Continue screenings from 30-39, add: prostate cancer (PSA test), lung cancer (low-dose CT scan if smoker)
50-59	Continue screenings from 40-49, add: abdominal aortic aneurysm screening (men only), bone density test (women), colorectal cancer (colonoscopy every 10 years)
60-69	Continue screenings from 50-59, add: lung cancer (low-dose CT scan if smoker, up to age 80), prostate cancer (PSA test, consider stopping if risk factors are low)
70-79	Continue screenings from 60-69, consider: colorectal cancer (colonoscopy less frequently, based on risk factors), lung cancer (low-dose CT scan if smoker, up to age 80)
80+	Blood pressure, cholesterol, HIV, consider individual screening recommendations based on risk factors

These recommendations are based on the U.S. Preventive Services Task Force (USPSTF) guidelines and may vary depending on individual health status and risk factors.

Get Ready to Lace Up!

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

Join now at afnabenefits.com/personify and earn up to **\$100 in incentives!***

*If you receive wellness incentives, the value of those incentives will be considered imputed income and are subject to applicable payroll taxes.



Wellness Reimbursement

Ajinomoto's Wellness Reimbursement Program to Promote Activity and Exercise

Ajinomoto Foods North America will reimburse regular full time 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

AFNA Medical Plan Resources & Relaxation Techniques

Prioritize Emotional Well-being with Self-Compassion

Anthem PPO & HDHP

Emotional health is an important part of your overall health, you can receive support to assist you and your family.

Log in to <https://www.anthem.com/ca>, go to My Health Dashboard, choose Program and select Emotional Well-being Resources. NO Additional Cost

Personalized, one-on-one coaching; build a support team; Practice mindfulness on the go. Live and on-demand webinars.

So. CA Kaiser Permanente

On-Demand Self-Care Apps at NO Additional Cost. Get help with anxiety, stress, sleep, mood, and more. Anytime you need it. To get started visit <https://www.kp.org/selfcareapps>

Calm is the number one app for meditation and sleep. You can choose from hundreds of programs and activities such as sleep stories, mindful moment video, guided meditations.

Headspace Care offers 1-on-1 emotional support coaching and self-care activities to help with many common challenges. Coaches are available by text 24/7.

SIMNSA Health Care

SIMNSA is committed to promoting prevention and comprehensive health care. Discover our educational tools and resources, specifically designed support our members' health and wellness journey: Health & Wellness Talks Calendar. <https://simnsa.com/calendar/list/>

Japanese Relaxation Techniques



Kinhin

A slow, deliberate walk with focused attention on each step to calm the mind and promote mindfulness.



Wabi-Sabi

Appreciating impermanence and accepting beauty in imperfection to reduce the pressure to be perfect.



Ikigai

The practice of finding one's purpose in life, which contributes to overall well-being and can reduce stress

2026 Holiday Schedule

Thur., Jan. 1 New Year's Day
Mon., Jan. 19 Martin Luther King Day
Fri., Apr. 3 Good Friday
Mon., May 25 Memorial Day
Fri., July 3 Independence Day
Mon., Sept. 7 Labor Day

Thur., Nov. 26 Thanksgiving Day
Fri., Nov. 27 Day after Thanksgiving
Thur., Dec. 24 Christmas Eve
Fri., Dec. 25 Christmas Day

Contacts

Benefit	Provider	Phone Number	URL
Service Center			
Benefits Support Center	Piper Jordan Advocacy	855-557-1467	benefitsupport@ajinomotofoods.com
Medical			
Personify HDHP, Personify PPO	Anthem	877-706-6268	anthem.com
Kaiser HMO (CA-Only)	Kaiser Permanente	800-464-4000	kp.org
SIMNSA HMO (San Diego Plant Only)	SIMNSA	619-407-4082	simnsa.com
Pharmacy for Anthem Plans			
Prescription Drug	Navitus	844-268-9789	navitus.com
Dental			
SIMNSA	SIMNSA	619-407-4082	simnsa.com
DPPO, DHMO	Cigna Dental	866-494-2111	cigna.com
Vision			
Base Plan, Buy-up Plan	EyeMed	866-939-3633	eyemed.com
Employee Assistance Program (EAP)			
Employee Assistance Program (EAP)	Guidance Resources	800-964-3577	guidanceresources.com
Financial Wellness			
PerkSpot Discount Program	PerkSpot	866-606-6057	perkspot.com
401(k) Matching Program	Fidelity	800-835-5097	fidelity.com
Life and Disability			
Voluntary Life and AD&D, Basic Life and AD&D	Voya	800-992-3522	voya.com
Short-Term Disability, Long-Term Disability	The Hartford	888-301-5615	thehartford.com
Spending and Savings Accounts			
HSA, HCFSA, DCFSA, LPFSA	Wex	866-451-3399	wex.com
Wellness			
Personify Wellness Program	Personify	-	personifyhealth.com
Worklife			
Pet Insurance	MetLife Pet	800-438-6388	metlife.com
Legal Plan	LegalEASE	713-785-7400	legaleaseplan.com
Hospital Indemnity, Accident Plan, Critical Illness Plan	Aflac	800-992-3522	aflac.com

Benefit Support Center **A Service Advocate is ready to help.**

Claims Advocacy:

We can help you or members of your immediate family to solve claims or billing issues.

Understand your Benefits:


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

ID Cards:

We can assist you in getting a new ID card.

Find a Provider:

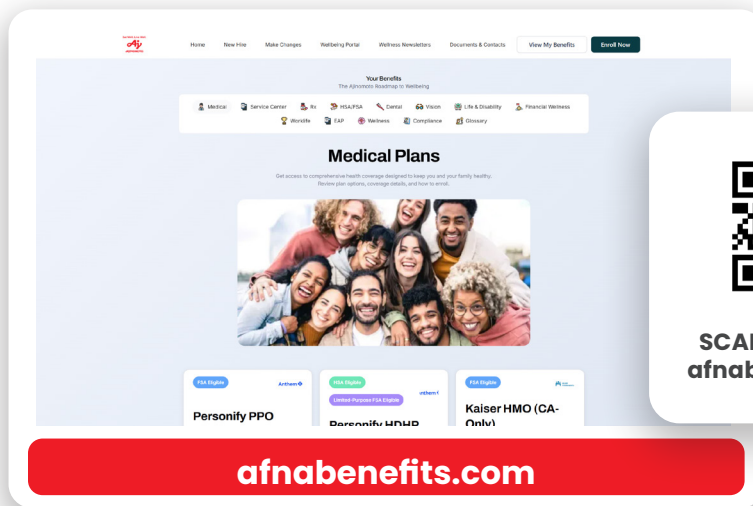
An in-network provider can offer you lower out of pocket costs – we can locate a provider close to you.

 **Call:** (855) 557-1467
6am – 5pm PST M-F

 **Email:** benefitsupport@ajinomotofoods.com

AFNA Benefits Website

With a sleek and modern look and feel, your refreshed **afnabenefits.com** makes it easier than ever to find anything and everything related to your benefits.



SCAN ME to visit
afnabenefits.com

Say hello
to ajijen!

Be sure to review mandatory compliance notices within 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 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 afnabenefits.com for more information.

This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the "plan documentation") for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.

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