

BENEFITS GUIDE 2026



WHAT'S INSIDE



GETTING STARTED 4

- Annual Enrollment
- How To Enroll
- Eligibility
- Dependent Eligibility Verification

BODY AND MIND 8

- Medical and Prescription Benefits
- SmartShopper
- Pharmacy Information
- Preventive Care
- Telehealth
- Wondr Health
- Dental
- Vision

FUNDING ACCOUNTS 21

- Flexible Spending Account (FSA)

WELLNESS 22

- SupportLinc EAP
- Start Now Wellness Program

INCOME AND LEGAL PROTECTION 25

- Company Paid Benefits
- Symetra Voluntary Benefits
- Balls Food Stores TSOP (ESOP)

FINANCIAL 30

- 401(k) Plan
- Tobacco/Vape Free Discounts
- Family Medical Leave Act

LOCATIONS AND PHARMACY HOURS 33

OTHER INFORMATION 34

- Contacts

AT BALLS FOOD STORES,

we know that our teammates are our most important asset. We also realize the benefits we offer to you are an important part of your overall compensation package.

With this in mind, we are continually working to ensure that you have available benefit options that are affordable and flexible enough to meet the unique needs of you and your family.

This guide provides a summary of plan highlights. This is not a binding contract. In the event of any difference between the information contained herein and the plan documents, the plan documents will supersede and control over this guide. Please consult the Summary Plan Description for information on covered charges, limitations, and exclusions.

GETTING STARTED

WELCOME TO YOUR 2026 BENEFITS GUIDE

Use this Benefits Guide to see what's new and to learn about your benefit plan options.

2026 PLAN DETAILS

Important Information About Your 2026 Benefits

- There will be a slight increase to teammate contributions on the medical and dental plans for 2026.
- There will be no change to the Blue Select Plus plan designs!
- There will be a slight increase to Preferred Care Blue deductible and out of pocket maximum.
- No change to the Dental and Vision plan designs!
- EAP is moving from Lucet Health to SupportLinc
- Don't forget about SmartShopper discounts through BlueKC! Save money on medical services and earn a cash reward when you shop for in-network care.

Did you know if you enroll in the Balls Food Stores medical plan, many benefits are 100% covered?

- Preventive exams: routine annual physical exam, flu shots, blood sugar screenings, and more. Turn to page 15 to learn more about these benefits.
- Know Your Risk, Know Your Numbers: on-site biometric screenings. More details are on page 22.
- 24/7/365 access to board certified physicians through BlueKC Virtual Care to help you diagnose and treat common health issues like the cold and flu. See page 16 for details on this benefit.
- Flexible Spending Account to help you pay for your out-of-pocket expenses pre-tax! Refer to page 20.



Reminder!

As always, make sure you complete your Start Now requirements to ensure you pay the lowest possible cost for your Medical coverage! More Start Now program and discount information will be available after your medical coverage begins (after January 1 for open enrollment). More information on the Start Now Wellness Program can be found on pages 22-23.

ONLINE:

To log in to bswift:

1. Visit www.ballsfoods.bswift.com/. You can also access Bswift through:
 - Balls Food's Intranet
 - Paylocity app > company links > Bswift
 - If your primary language is Spanish, you can click "EN ESPAÑOL" in the top right-hand corner of the site to have it translated.
2. Enter your username.
 - Your username is your 6-digit teammate ID number.
3. Enter your password.
 - All passwords will be reset to the last four digits of your Social Security Number.

TO ENROLL IN BENEFITS:

1. Click on the blue box that says, **Visit the Enrollment Center**.
2. Click on the blue box that says **Enroll Now**.
 - Review and update (if applicable).
3. Enter your family information.
 - Add dependents (if applicable). Please note: If you plan to enroll dependents, you **MUST** have their date of birth and Social Security number.
4. Select your benefits – all eligible plans will be displayed.
 - Click "View Plan Options" to make your elections or learn more about each benefit.
5. Review your elections.
6. Edit elections if necessary.
7. Check the box to Agree and Finish Enrollment once complete.
8. View, print, or email your confirmation statement.
9. Once complete, please click "Log Out" in the top right-hand corner.



HOW TO ENROLL

ELIGIBILITY



As a teammate at Balls Foods, your Benefits Eligibility will be based on your hire date, average hours worked, and full-time classification.

REMINDER FOR NEWLY HIRED TEAMMATES

If enrollment is not completed within 30 days of your hire date, you will have to wait until the next annual Open Enrollment to enroll in benefits. A qualifying event per ACA guidelines would be an exception. Please see the next page for details.

FULL-TIME CLASSIFICATION

To be eligible for benefits, you must be designated full-time by your store director and average 30 hours per week. From the date of hire, teammates must enroll within 30 days and will be eligible for benefits one month from the hire date. Example:

Hire Date: January 5

- Enroll by February 4: www.ballsfoods.bswift.com
- Eligible for Benefits: February 5
- Wellness discount steps completed by March 5 (See page 22)

PART-TIME CLASSIFICATION

You are designated part-time by your store director, which is usually averaging less than 30 hours per week.

SELF-REDUCTION IN HOURS

Anytime a teammate requests a reduction in hours or reduces availability which causes hours to be reduced to less than 30 hours per week, your store director will complete a status change to part-time. Your benefits will be terminated and COBRA coverage will be offered.

CHANGE IN STATUS

If you are promoted to a full-time position, a status change will be completed by your store director and your benefits will become effective 30 days after your full-time effective date.

MAINTAINING HOURS

Hours will be monitored monthly to ensure you are averaging 30 hours. If not, you could be re-classified as part-time.

TERMINATION OF BENEFITS — EXTENDED COVERAGE

Upon termination of benefits, a COBRA packet will be mailed to your home address. COBRA requires direct payment and allows you to continue your benefits for a designated period of time.

OUR EXPECTATION IS THAT YOU WILL APPLY FOR OR ENROLL IN BENEFITS USING CORRECT AND ACCURATE INFORMATION. IF NOT, YOU MAY BE SUBJECT TO THE LOSS OF BENEFITS.



DEPENDENT ELIGIBILITY VERIFICATION



ELIGIBLE DEPENDENTS

Teammates enrolling new dependents in the plan will be asked to provide documentation (such as birth and marriage certificates) that proves the relationship of family members enrolled in the Balls Foods Medical plan. Dependents who meet the below criteria will be eligible to enroll in coverage:

- Lawful spouse
- Common-law spouse in those states that recognize common-law marriages. The governing law will be determined by the teammate's state of residence and documentation as recognized by the state of residence.
- Children under the age of 26, including:
 - o Biological children
 - o Stepchildren
 - o Foster children
 - o Adopted children
 - o Children under legal guardianship
 - o Children under a qualified Medical child support order
 - o Disabled dependents above age 26

QUALIFIED LIFE EVENTS

Open Enrollment is the only time each year teammates can change their current elections unless there is a qualifying life event. A qualifying life event is a change in your personal life that may impact your eligibility or a dependent's eligibility for benefits. Examples of some qualifying events include:

Change of legal marital status (e.g., marriage, divorce, death of spouse, legal separation).

Change in number of dependents (e.g., birth, adoption, death of dependent, ineligibility due to age).

Change in employment or job status.

It is your responsibility to notify the benefits team within 30 days of the qualifying life event. Failure to notify Benefits within 30 days will prohibit your ability to change your benefits election(s). Notifications can be e-mailed to benefits@ballsfoods.com.

WORKING SPOUSE EXCLUSION

Balls Foods generally allows an eligible teammate to elect medical coverage for his or her spouse. However, a spouse of an eligible teammate cannot be enrolled if the spouse is eligible for medical coverage through their employer.

To ensure that only eligible spouses are enrolled in coverage, all eligible teammates must complete a spousal affidavit during online enrollment. You will be asked the following question in order to complete the spousal affidavit:

*Is your Spouse employed and eligible for Health Benefits coverage under his/her employer's plan? (If spouse is employed by Balls Foods or Tippin's, please answer "No.")

1. Yes

2. No

If you answer "Yes," you cannot enroll your spouse in the medical plan. If an ineligible spouse is enrolled, the coverage will be denied and removed, so please do not enroll an ineligible spouse.

FREQUENTLY ASKED QUESTIONS

Q. Who must complete spousal affidavit?

A. All eligible teammates must complete the spousal affidavit online.

Q. Is my spouse required to enroll other family members on his or her employer-sponsored coverage?

A. No, only the spouse is required to enroll in his or her employer's medical plan.

Q. My spouse's employer-sponsored medical plan has Open Enrollment later in the year. What should we do?

A. Your spouse has a "special enrollment right" under his or her employer's medical plan upon loss of coverage under our plan. The employer must allow your spouse to enroll immediately if application for coverage is made within 30 days after losing coverage under our plan.

BODY AND MIND

When it comes to your health, it's important to care for your body and mind. Balls Food Stores offers a variety of benefits to help you focus on your whole well-being.

MEDICAL BENEFITS



The Balls Food Stores BlueKC group number for all plans is: **45360000**.

A summary of the BlueKC plans is below. To access a current provider directory, please click on the links below, depending on which network you'd like to search.

BlueSelect Plus with Spira Care: Click [here](#) and select BlueSelect Plus with Spira Care.

BlueSelect Plus Spira Care Centers: Click [here](#) to view more information.

Preferred Care Blue: Click [here](#) and select Preferred-Care Blue

BlueSelect Plus (No Spira Care): Click [here](#) and select BlueSelect Plus.

CONSIDER YOUR COVERAGE

As a teammate of Balls Foods, you have the option of enrolling in our Medical and Prescription Drug plan. This coverage is provided through BlueCross BlueShield of Kansas City (BlueKC) and is primarily paid for by Balls Foods. All teammates are required to utilize the pharmacies inside one of our Balls Price Chopper or Hen House locations to fill prescriptions. A listing of our pharmacies and their hours is on page 31 of this guide. Teammates will have the option between three medical networks:

- 1. BlueSelect Plus (Narrow Network) with Spira Care:**
This network offers a narrower selection of providers and hospitals at a lower weekly premium. This network provides premium savings of \$1,090 to \$2,750 a year and more discounts to members who seek treatment at BlueSelect Plus in-network hospitals and health care providers. This network also allows members to access any Spira Care primary care facility and service.
- 2. Preferred-Care Blue:** This network offers an extensive network of area doctors, hospitals, and other health care providers at a higher cost to you. Spira Care facilities are not available with this network.
- 3. BlueSelect Plus High Deductible Health Plan (No Spira):**
The High Deductible Health Plan (HDHP) works much like the other plans in that you can choose to receive care from in-network or out-of-network providers when you need medical care — and it covers the same types of services — but you pay less out of your paycheck for coverage. However, the HDHP has higher deductibles and no office visit copays. Once you've met the in-network or out-of-network deductible, you and the plan begin sharing expenses. Once your deductible is met, the plan pays 70% of your in-network health care expenses. Note that members who enroll in the HDHP do not have access to Spira Care centers.

Medical Plans At A Glance

Services	BlueSelect Plus: Narrow Network	Preferred Care Blue: Broad Network	BlueSelect Plus High Deductible Health Plan (No Spira)
Deductible - Calendar Year	\$1,250 individual \$3,125 family	\$1,500 individual \$3,750 family	\$6,500 individual \$13,000 family
Coinsurance	20%	20%	100%
Out-of-Pocket Maximum (OOP)	\$3,500 \$7,000	\$4,000 \$8,000	\$6,500 \$13,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited
BlueKC Virtual Care	100% covered	100% covered	Deductible
Primary Care Physician or Family Doctor Office Visit**	\$25 copay	\$25 copay	Deductible
Specialist Visit and Urgent Care	\$50 copay	\$50 copay	Deductible
Spira Care Primary Care Center	Covered at 100%	Not Available	Not Available
Routine Annual Physical Exam	Covered at 100%	Covered at 100%	Deductible
Routine X-ray and EKG	100% covered by plan	100% covered by plan	Deductible
Lab Services *	100% covered by plan at designated labs	100% covered by plan at designated labs	Deductible
Diagnostic X-ray	Subject to deductible, then 20%	Subject to deductible, then 20%	Deductible
Immunizations	Adult & child immunizations recommended by the CDC covered at 100%	Adult & child immunizations recommended by the CDC covered at 100%	Adult & child immunizations recommended by the CDC covered at 100%
Colonoscopy	100% covered by plan	100% covered by plan	Deductible
Inpatient Hospital Precertification required—\$200 penalty per admission if not precertified.	\$100 copay per admission then 20% after deductible	\$100 copay per admission then 20% after deductible	\$100 copay per admission then 20% after deductible
Outpatient Services	20% after deductible	20% after deductible	20% after deductible
Emergency Room	20% after deductible	20% after deductible	20% after deductible
Ambulance Services	20% after deductible	20% after deductible	20% after deductible

*Please use the lab services provider directory on page 12 to ensure the appropriate lab is used.

**A Primary Care or Family Doctor includes General Practitioners, Internists, OB-GYNs, Family Practitioners, Nurse Practitioners, and Physician Assistants.



Preauthorization — IMPORTANT INFORMATION

How to get help on preauthorization:

- For MRIs, MRAs, CAT scans, or PET scans in an outpatient facility: Call 866-500-7664
- For all other medical care: Call 888-376-6544

Don't forget! You can shop for these services and earn a cash reward by using SmartShopper! Please reference page 11 for more information.

Do not call these numbers for claim inquiries. Please note: Preauthorization is required for the procedures on the Schedule of Benefits that have a preauthorization note.

PAYCHECK DEDUCTIONS



The following chart contain the weekly paycheck deductions for benefits beginning January 1, 2026.

Medical

The medical rates shown in the table below are per weekly paycheck. Discounts must be earned by Start Now requirement deadline and are not retroactive.

	Medical Costs	Tobacco-Free and Vape-Free Discount*	Start Now Wellness Discount	Possible Medical Costs After All Discounts
Blue Select Plus: Narrow Network				
Teammate	\$90	(\$25)	(\$40)	\$25
Teammate + Child(ren)	\$105	(\$25)	(\$40)	\$40
Teammate + Spouse	\$190	(\$25)+ (\$25)	(\$40)+ (\$40)	\$60
Teammate + Family	\$205	(\$25)+ (\$25)	(\$40)+ (\$40)	\$75
Preferred-Care Blue: Broad Network				
Teammate	\$120	(\$25)	(\$40)	\$55
Teammate + Child(ren)	\$140	(\$25)	(\$40)	\$75
Teammate + Spouse	\$275	(\$25)+ (\$25)	(\$40)+ (\$40)	\$145
Teammate + Family	\$305	(\$25)+ (\$25)	(\$40)+ (\$40)	\$175
Blue Select Plus HDHP (No Spira)				
Teammate	\$54	(\$25)	(\$0)	\$29
Teammate + Child(ren)	\$80	(\$25)	(\$0)	\$55
Teammate + Spouse	\$130	(\$25)+ (\$25)	(\$0)	\$80
Teammate + Family	\$160	(\$25)+ (\$25)	(\$0)	\$110

* Teammates or spouses who use tobacco and vaping products can earn tobacco-free and vape-free discounts ONLY if they request alternative means within 60 days of starting the plan or by February 28 each year AND complete a tobacco cessation (including vape pens) program through Wellworks For You. More information on the Start Now Wellness Program can be found on pages 22-23 or by calling Start Now at 913-321-3663 ext. 3444.

MEDICAL PLANS

In-Network Facilities

Network Hospital Locator	BlueSelect Plus: Narrow Network	Preferred Care Blue: Broad Network
Advent Health Shawnee Mission	✓	✓
Center Point Medical Center		✓
Children's Mercy Hospitals	✓	✓
KU Medical Center	✓	✓
Lee's Summit Hospital		✓
Liberty Hospital	✓	✓
Menorah Medical Center		✓
North Kansas City Hospital	✓	✓
Olathe Medical Center	✓	✓
Overland Park Regional		✓
Providence Medical Center	✓	✓
Research Medical Center		✓
St. Joseph Medical Center	✓	
St. Luke's (All Locations)		✓
St. Mary's Medical Center	✓	
University Health (formerly Truman Medical Centers)	✓	✓

BlueSelect Plus: Spira Care Primary Care

Only BlueSelect Plus plan members have access to Spira Care — a different approach to health care. Spira Care Centers offer personal primary care services, access to Care Guides, and more. Visit www.spiracare.com for details.

[Click here or scan the QR code for a list of Spira Care Centers and practicing providers at each location.](#)

Please note, if language translation services are needed, please inform the Spira team when scheduling your appointment. At the time of service, your provider will have a device with access to a translator.



BlueSelect Plus Network Information

The BlueSelect Plus Plan offers substantial savings by using a smaller hospital network. Enrolling in the BlueSelect Plus Plan is best for members who live in the KC metro area. Providers and facilities that are affiliated with participating hospitals are also in-network which gives you access to various providers and locations in the Kansas City area.

It is always recommended that you use the "Find Care" tool on the Blue KC website or contact the provider's office and ask if they participate in the BlueSelect Plus network before changing doctors or scheduling an appointment. Since this network is smaller than the Preferred-Care Blue network, members will see deeper discounts when receiving medical treatment. If you enroll in the BlueSelect Plus network and see a provider that isn't in BlueSelect Plus network, but is in the Preferred-Care Blue network you will be covered under the out-of-network benefit level and be subject to higher out-of-pocket costs.

Outside the 32-county Blue KC service area, BlueSelect Plus members are covered at in-network levels under the BlueCard PPO coverage. For example, if you reside in the Kansas City area but your child is in school out of state, your child could still be covered on the BlueSelect Plus but would visit a BlueCard provider when at school and receive in-network benefits.

MEDICAL PLANS CONT.

FINDING IN-NETWORK PROVIDERS

You can easily find in-network physicians and other health care providers on the Blue KC website:

1. Visit www.bluekc.com.
2. Click Find Care in the top-right hand corner of the screen.
3. Login as a member, or click Find Care As a Guest.
4. Select your network (BlueSelect Plus or Preferred-Care Blue) and enter your ZIP code.
5. Click Find a Doctor or Hospital.
6. Type in your doctor's name or the type of doctor you are looking for, then click the Search icon or press enter.

NETWORK COST COMPARISON EXAMPLE

Total Member Cost	BlueSelect Plus: Narrow Network	Preferred Care Blue: Broad Network
Overnight Hospital Stay	\$3,760	\$4,622
Non-Overnight Hospital Stay	\$3,028	\$4,033
Emergency Room Visit	\$980	\$1,260

- Prices shown are average costs at the places of service and may not be true indications of actual costs.
- Costs may vary by type of services received and place of service.
- Costs assume that the member has not met his or her deductible.
- The above assumes individual coverage.

LAB SERVICE PROVIDERS

A provider's in-network status can change at any time. To ensure that your lab service provider is in network, please log in to the BlueKC member portal at www.mybluekc.com or check with the lab provider before receiving services. At the time this guide was written, the below labs participated in the following networks.

BlueSelect Plus: Narrow Network (with Spira) and BlueSelect Plus High Deductible Health Plan (No Spira)		
Quest Diagnostics	10550 Quivira Rd Ste 290, Overland Park, KS 66215	Phone: 913-859-9248
Quest Diagnostics	10940 Parallel Pkwy Ste E. Kansas City, KS 66109	Phone: 913-299-8538
Labcorp	6815 Hilltop Ste 180, Shawnee, KS 66226	Phone: 913-441-7867
Labcorp Overland Park	10600 Mastin St. Overland Park, KS 66212	Phone: 913-888-0093
Preferred-Care Blue		
Quest Diagnostics	2301 Holmes St., Kansas City, MO 64108	Phone: 816-556-3000
Quest Diagnostics	10550 Quivira Rd Ste 290, Overland Park, KS 66215	Phone: 913-859-9248
Quest Diagnostics	17050 W 96th St, Lenexa, KS 66219	Phone: 913-538-9799
Labcorp	2340 E Meyer Blvd Ste 328, Kansas City, MO 64132	Phone: 816-478-2600
MAWD Pathology Group	9100 W 74th St, Overland Park, KS 66204	Phone: 816-361-0481

SMARTSHOPPER

DON'T FORGET!

TEAMMATES ON THE MEDICAL PLAN HAVE ACCESS TO SMARTSHOPPER THROUGH BLUEKC

When you use SmartShopper to shop for medical procedures, you will save money on the total cost of service and can even earn a cash reward when you choose cost-effective, in-network providers. SmartShopper allows you to shop for routine procedures, preventive exams, imaging scans and scheduled surgeries, compare costs, and earn cash rewards. The amount of your cash reward depends on the procedure. This voluntary program is available to you at no cost. To get started with SmartShopper, log into the BlueKC member portal at www.mybluekc.com and go to the Find Care page.

HOW SMARTSHOPPER WORKS

Shop: When your doctor recommends a medical test or procedure, evaluate your options for care at MyBlueKC.com > Find Care. You can also work with SmartShopper's Care Concierge team to find cost effective options by calling 855-476-5027. The Care Concierge team is available Monday through Thursday from 7am to 7pm and Friday from 7am to 5pm CT.

Get Care: Receive care at a reward-eligible location of your choice, in your plan's network.

Earn a Reward: After your claim is paid, SmartShopper will mail you a reward check.



PRESCRIPTIONS

You can access your MedOne member portal by visiting my.medone-rx.com

Pharmacy Plans At A Glance

Services	BlueSelect Plus: Narrow Network	Preferred Care Blue: Broad Network	BlueSelect Plus High Deductible Health Plan (No Spira)
	You Pay	You Pay	You Pay
Prescription Drugs Up to a 99-day supply is available for 3 times the monthly cost, if allowed by law.	The below pricing applies to 30-day prescription drug fills at a Balls Price Chopper, Payless, or Hen House: • Generic***—\$10 copay • Brand***—\$60 copay or 50% of the retail price of the drug, whichever is less. • Specialty drugs****—\$250 copay or 20% of the retail price of the drug, whichever is less.		
Pharmacy Out-of-Pocket Maximum (Calendar Year)	\$2,500 individual \$5,000 family	\$2,500 individual \$5,000 family	\$2,500 individual \$5,000 family
Total Potential Out-of-Pocket Maximum (Medical and Rx Combined)	\$6,000 individual \$12,000 family	\$6,500 individual \$13,000 family	\$9,000 individual \$18,000 family

***Out-of-network: Same copay as in-network plus applicable penalty.

****Specialty drugs are not covered out-of-network



PHARMACY INFORMATION

WHAT IS THE RXALLY™ SPECIALTY ADVOCACY PROGRAM?

The RxAlly™ Specialty Advocacy Program helps you get access to specialty medications, which are drugs that treat serious illnesses like cancer, multiple sclerosis, or arthritis. These medications are often very expensive and may have special handling needs.

Through this program, RxAlly™ will help you apply to Patient Assistance Programs offered by drug manufacturers. These programs can provide drug coverage when it isn't available through your health plan.

A dedicated Patient Care Coordinator (PCC) will work directly with you and your doctor to complete the application process. This can be complex, and your PCC will guide you every step of the way.

HOW TO GET STARTED

1. Call a Patient Care Coordinator at 877-794-2218 to enroll and provide information about your medication.
2. Review and sign the application prepared by your PCC.
3. Once the application is submitted, you may need to call the program directly for a status update.
4. If your application is approved, contact your PCC to let them know. The program will then provide instructions on how to get your medication.
5. If your application is denied, contact your PCC immediately to explore other options.

Have questions? Call a Patient Care Coordinator at 877-794-2218

MEDONE

Direct Member Reimbursement Form

Forms missing information may be delayed or returned. Receipts must be submitted within 90 days. Reimbursement is not guaranteed. Download additional forms at www.medone-rx.com.

Examples of Both Receipts Required

1. Pharmacy Name
2. Pharmacy
3. Member Name
4. RX Number
5. RX Date
6. Drug Name/Strength
7. NDC
8. Quantity
9. Day's Supply
10. Amount Paid

Prescription Label

1 →	Best Pharmacy	Fill Date 1/1/18	5 ←
	123 Any Ave		
	Town, ST 11111	RX# 568161	4 ←
2 →	NABP# 555555		
3 →	JOHN DOE	COPAY: \$10.00	10 ←
6 →	Lisinopril 20mg	Quantity: 90	8 ←
7 →	00000-1111-22	Days' Supply: 30	9 ←

Prescription Label

Cash Register Receipt

Best Pharmacy	
RX 568161	\$10.00
Total	\$10.00
VISA 2331	
Change	\$0.00



ROUTINE PREVENTIVE CARE

In-network routine preventive care services and the related office visit for routine preventive care services are covered at 100%. Services must be billed with a primary diagnosis of preventive to be covered at 100%. For example, if your doctor suggests a pelvic or prostate exam because of your age, that's preventive care. But if your doctor suggest a test to see what is causing your symptoms, that's diagnostic care and you may need to pay part of the costs.

Some of these preventive care services are:

- Routine annual physical exam
- Prostate exams and prostate specific antigen (PSA) tests
- Pelvic exams and pap smears
- Mammograms if ordered by a physician
- Colonoscopy (regardless of diagnosis)
- Newborn hearing screening and assessments
- Flu shots
- Additional examinations, testing and services including hearing exams
- Blood sugar screening
- Thyroid stimulating hormone screening
- Electrocardiogram (EKG)

REGENEXX

Regenexx uses your own stem cells and blood platelets to help treat a wide range of spine, shoulder, hip, hand, wrist, elbow, knee, ankle, and foot conditions. This is an alternative solution to try before seeking invasive and potentially expensive surgery. To learn more, visit <http://regenexxbenefits.com/ballsfoods> or call 844-240-3884.

BLUE 365 DISCOUNTS

On top of your standard health benefits, you have access to discounts on a variety of products and services to enhance your quality of life through Blue 365. Think of them as special perks just for being Blue. You may receive discounts on items and services such as:

- Hearing screenings and hearing aids
- Hair restoration
- Lasik services
- Weight loss programs
- Allergy relief products
- Massage therapy
- Fitness centers
- Chiropractic services
- And more!

For details on discounts and more information, visit www.blue365deals.com and select Member Discounts.

TELEHEALTH



BLUEKC VIRTUAL CARE

Why Use BlueKC Virtual Care?

- This service is available 24 hours a day, 365 days a year.
- The BlueKC Virtual Care app provides on-demand access to board-certified doctors via phone, mobile, and video.
- BlueKC Virtual Care will diagnose, treat, and prescribe medications (if necessary) for common health issues.
- There are no appointments needed.
- Personal information is kept safe and secure.

BLUEKC VIRTUAL CARE VISIT	PRIMARY CARE VISIT	SPECIALIST/URGENT CARE VISIT	EMERGENCY ROOM VISIT
"I have a minor ailment and would like the convenience of speaking with a Medical professional over the phone."	"I prefer to see my doctor and can wait if necessary."	"I'm unable to see my primary care provider immediately."	"My injury is life or limb threatening."
• Cold, cough, and flu • Sore throat and sinus infections • Pink eye • Rash • Fever • Allergies and asthma • Bug bites	• Chronic condition maintenance • Common illnesses • Acute conditions • Cold, cough, and flu • Sore throat & sinus infections • Cuts and scratches • Minor broken bones • Allergies and asthma • Sprains and strains • Infections • Sports physicals • Flu shots • TB tests • Lab tests • X-rays • Bug bites	• Cold, cough, and flu • Sore throat and sinus infections • Cuts and scratches • Minor broken bones • Allergies and asthma • Sprains and strains • Infections • Sports physicals • Flu shots • TB tests • Lab tests • X-rays	• Compound broken bones • Severe bleeding • Chest pain • Abdominal pain • Head injury • Severe allergic reaction • Loss of consciousness • Seizures • Stroke symptoms • Fall from a height greater than 5 feet

*Services may be provided by a psychiatrist or licensed therapist depending on the condition.

Contact BlueKC Virtual Care:

Website: www.bluekcvirtualcare.com

Mobile App: BlueKC Virtual Care

Phone: 888-658-6653

WONDR HEALTH



Unlike other restrictive programs, with Wondr Health, there are no calories to count or expensive foods to buy. Wondr Health is an easy-to-follow, online program that teaches you lifelong skills to losing weight and improving your overall health. This personalized program includes weekly online lessons that help you build the skills, habits, and mindset for eating the right way.

You can participate in the program wherever and whenever you want on your phone, computer, or through our app.

Wondr Health is available through the Balls Foods Health Plan at no cost. Balls Food Stores teammates and spouses on the medical plan are eligible to apply. Visit www.wondrhealth.com/ballsfoods.



DENTAL



If you are enrolling in the dental plan, please keep an eye out for your dental ID card which will be mailed to your home address after enrollment!



Maintaining good dental health by getting regular checkups may prevent you from having major expenses later. Our Dental plan covers routine checkups and just about any other type of dental work you might require. This benefit can be purchased by itself.

Services can be provided by in-network or out-of-network providers, though your out-of-pocket costs will generally be lower when you choose a participating in-network dentist. To get the best discount on your services, be sure to ask if your dentist is in the Delta Dental of Kansas PPO Plus Premier network.

Plan Features	Plus
Calendar Year Deductible	\$50 per person; \$100 per family
Calendar Year Maximum	\$1,500 per covered person
Preventive Services—cleanings, X-rays, routine exams, fluoride*, sealants (In-network doesn't apply towards calendar year max.)	100% deductible waived 2 preventive exams per calendar year
Basic Services— composite fillings and repairs to bridges, crowns, and inlays	80% after deductible
Major Services—repairs to crowns, dentures, surgical implants	50% after deductible
Orthodontic Services	50% after deductible
Lifetime Orthodontic Maximum (Adult and Children coverage)	\$1,500 per individual
TMJ	50% after deductible
Lifetime TMJ Maximum	\$1,000 per individual

* Fluoride treatment covered at a 100% up to age 19.

Please note, the above is just a summary. For additional details on the services covered by this plan, please visit your Delta Dental Benefit Summary.

To Find a Dentist:

1. Go to www.deltadentalks.com.
2. In the upper right corner, click "Find a dentist."
3. In the drop down menu, filter by specialty.
4. Select the "Delta Dental PPO Plus Premier" network.
5. Search by your web browser's current location, or select "no" and enter your zip code.

Dental Rates

Coverage Level	Weekly Teammate Cost
Teammate Only	\$4.00
Teammate + Spouse	\$8.00
Teammate + Child(ren)	\$8.00
Teammate + Family	\$12.00

VISION



VSP

If you choose to enroll in vision coverage, you can choose any eye care provider; however, please keep in mind that the benefit levels are higher when you visit a participating in-network VSP provider, thus lowering your out-of-pocket costs. You may also elect this benefit by itself.

To access a current provider directory, follow the steps below or call 800-877-7195 to see if your provider is in-network or to discuss your vision benefits.

- Visit www.vsp.com.
- Under Find an In-Network Doctor, select In-Network Doctors.

- There are 3 search options available:
 - Select Location to search all in-network providers by typing in your ZIP code or street address.
 - Select Office to see if your current office is in-network.
 - Select Doctor to see if your current provider is in-network.

Please note, vision ID cards will not be issued or required. You can provide the last 4 digits of your SSN and DOB at the time of service. If you prefer an ID card, you can print one at www.vsp.com.

Plan Features	In-Network	Out-of-Network
Examinations (One eye exam every calendar year)		
	\$25 copay	Up to \$45
Lenses (One pair every calendar year)		
Single Vision Lenses	100% covered	Up to \$30
Bifocal Lenses	100% covered	Up to \$50
Trifocal Lenses	100% covered	Up to \$65
Standard Progressive	100% covered	Up to \$50
Premium Progressive	Up to \$175	Up to \$50
Contact Lenses		
Elective	Up to \$130	Up to \$105
Therapeutic	100% covered	Up to \$210
Frames (One pair every calendar year)		
	Up to \$130, then 20% off the amount over the allowance	Up to \$70

Please note, the above is just a summary; for additional details on the services covered by this plan, please visit the benefits website.

VSP EXTRAS

Save up to \$2,500

With Exclusive Member Extras, you can save more than \$2,500 with special offers and rebates through VSP and other leading industry brands.

Get up to \$200 back

You can save big with VSP exclusive mail-in rebates on eligible popular contact lens brands from Bausch + Lomb and CooperVision.

\$500 savings on LASIK

You can save up to \$500 on LASIK at TLC Laser Eye Centers, and The LASIK Vision Institute.

To Learn More, visit vsp.com.

Vision Rates

Coverage Level	Weekly Teammate Cost
Teammate Only	\$1.00
Teammate + Spouse	\$1.50
Teammate + Child(ren)	\$1.50
Teammate + Family	\$2.50



FLEXIBLE SPENDING ACCOUNT (FSA)

You may elect an FSA account annually during open enrollment.

Flexible Spending Accounts (FSAs) are designed to pay for qualified health care expenses with pre-tax dollars that you elect to deduct from your paycheck. Paylocity is our FSA administrator, and you don't have to be enrolled in any of the Health plans offered by Balls Food Stores to participate. The plan year runs for a 12-month period beginning January 1 and ending December 31. FSA participation is not automatic – you must re-enroll during Open Enrollment and elect new payroll deductions for the upcoming year.

Health Care FSA: Qualified medical expenses include Medical plan deductibles, prescription drugs, dental, and orthodontia expenses. As of October 1, 2025, the FSA contribution maximum for 2026 has not yet been released by the IRS (in 2025 the maximum was \$3,300).

You may roll over up to \$660 of unused Health care FSA funds into your account for 2026. You can use rollover funds through 2026. Any unused 2025 contributions over the \$640 rollover maximum will be lost.

Each teammate that signs up for the Health care FSA for the first time will receive a debit card that can be used to pay for medical expenses directly from your FSA. We advise teammates to keep all receipts in the case you are asked to substantiate your claim.

How You Can Save Money

	With A Health Care FSA	WithOUT A Health Care FSA
Annual Salary	\$20,000	\$20,000
Health Care FSA Contribution	- \$1,500	- \$0
Taxable Pay	\$18,500	\$20,000
Estimated Taxes (22%)	\$4,070	\$4,400
Net Pay	\$14,430	\$15,600
After-Tax Health Care Expenses	- \$0	- \$1,500
Income After Expenses	\$14,430	\$14,100
	\$330 SAVED BY USING THE FSA	

HOW MUCH PER PAY PERIOD?

If you would like to contribute the full \$3,300 to your FSA, this would equate to a \$63.46 deduction per weekly pay period. As a reminder, the full \$3,300 would be available for use at the beginning of the year.

You may also contribute less than the maximum. To determine how much will be deducted each pay period simply divide your FSA election by 52.

FUNDING ACCOUNTS

SUPPORTLINC EAP

FOR INDIVIDUALS AND FAMILIES

Balls Food Stores provides an Employee Assistance Program (EAP) through SupportLinc for teammates covered under the company-sponsored Medical Plan. The EAP is confidential and is provided at no cost to you. The SupportLinc EAP gives you and your loved ones access to five (5) completely free, entirely confidential counseling sessions, along with programs, tools and services you need to live a balanced and happy life. To connect with a therapist from your phone, computer, or tablet: visit supportlinc.com (company code: balls) or call 1-888-881-5462.

EAP CAN GIVE YOU THE SUPPORT YOU NEED TO HELP WITH:

- Relationship and family challenges
- Excessive worry
- Feeling sad/blue
- Life-changing events
- Substance dependence or addictions
- Legal or financial challenges
- Stress
- Workplace challenges
- And more

FOR GENERAL EAP NEEDS:

Call: 1-888-881-5462

Visit: supportlinc.com and enter code: **balls**

To connect with a therapist from your phone, computer or tablet: Login at supportlinc.com, create an account using code: **balls**

DID YOU KNOW?

If you are enrolled in the BCBS medical plan you have benefits available to you to help with recovery from alcohol and/or substance abuse. To learn more about the benefits available to you, log on to www.ballsfoods.bswift.com and review your 2026 Benefits Summary in the content section under “Library.”

WE'RE HERE FOR YOU AROUND THE CLOCK:

Start a Chat

Go online for quick and easy access to experts who can immediately point you to the right resources.

Call the Helpline

An EAP professional is always a phone call away to connect you with a provider in your area that suits your specific desires and needs. Contact the helpline at 1-888-881-5462 or 816-237-2352 any day or hour, 24/7.

Request a Session Online

Request an EAP session online from the comfort and convenience of your home or workplace computer. The option to search for and request a specific provider is also available, all while maintaining the utmost confidentiality and privacy.

OUR EXPANSIVE LIST OF EAP RESOURCES INCLUDES:

Assessment and Referral

In-person or telephone assessments are available to help match you with the appropriate EAP service, health plan or community services.

Short-term Counseling

Certified, licensed and passionate professionals are available to help you manage almost any part of your life. Contact 1-888-881-5462 for access to in-person or telephone counseling.

Relationship Support

Our network of attorneys and financial counselors can provide legal expertise and advice on a multitude of challenges. Connect with them in-person or online as well as explore a database of customizable legal documents for wills, estate planning, asset sales and more.

Health Resource Library

Search a comprehensive collection of articles, videos, self-assessments, calculators and planners for information on thousands of topics designed to help improve your health.

Weekly Tips

Sign up for weekly tips and advice on how to work through stress, parenting, being your best at work, and other helpful material delivered right to your inbox.

START NOW WELLNESS PROGRAM

We genuinely care about your well-being, which is why we have partnered with Wellworks For You to administer our wellness program. Through this partnership, we're able to offer the "Start Now on Your Journey to Better Health Wellness Program." Start Now offers you and your covered spouse (if applicable) a variety of programs to help you get and stay healthy throughout the year. Participation in Start Now is voluntary. Participants in the Diabetes and Cardiovascular Care programs also receive monthly discounts on select prescriptions at Balls Price Chopper and Hen House pharmacies.

TEAMMATES AND SPOUSES NEW ON THE MEDICAL PLAN

Complete the following Start Now requirements below within 30 days of benefits beginning to earn the medical premium discounts:

1. Complete a Know Your Risk Know Your Numbers (KYRKYN) biometrics screening within 30 days of benefits eligibility at your doctor or for free at Healthy Solutions Inc. (by appointment only, sign up using this link: <https://www.ballsfoods.com/schedule-your-in-store-biometric-screening/>. Note that your benefits must be active to complete a screening at Healthy Solutions.) NOTE: You will need to fast (except for water) for 12 hours before your screening appointment to get the most accurate results. For more information on free in-store screenings, call the Start Now Hotline at 913-321-3663 ext. 3444.
2. Complete the Know Your Numbers (KYN) questionnaire online or on the Wellworks For You mobile app. Go to www.wellworksforyoulogin.com to login today with "BFS+teammate ID" (example, BFS123456). For spouses, login is set to "BFS+teammate ID+S" (example, BFS123456S). Passwords are set to Date of Birth (mmddyyyy).

If you complete steps 1 & 2 within 30 days of benefits beginning you will be refunded the insurance premium discount difference retroactive to your first day of benefits eligibility.

The Start Now department notifies teammates of necessary Wellness Discount steps and deadline by email within 1 week of your benefit effective date. It is the teammate's responsibility to monitor email for this important information. Please contact the Start Now Hotline 913-321-3663 x 3444 right away if you do not receive this email.

If you are eligible to participate in a Diabetes Care, Cardiovascular Care, and/or Comprehensive Medication Review Program you will be contacted by phone and mail and must participate by the given deadline to earn the Start Now discount for the next calendar year.

Download the Wellworks For You mobile app or scan the QR code to stay connected to the Start Now program!



START NOW WELLNESS PROGRAM

TEAMMATES AND SPOUSES CURRENTLY PARTICIPATING IN OUR HEALTH PLAN

Complete the following Start Now requirements below by July 31 each year in order to earn the medical premium discount for the following year.

1. Complete the annual Know Your Risk Know Your Numbers (KYRKYN) biometrics screening by July 31. Screening may be completed in-store or at your routine physical exam with your health care provider. Results from your provider must be submitted to the Start Now Program by faxing a fully completed and signed KYRKYN Biometrics Screening Results Form (www.ballsfoods.com/benefit-type/start-now-wellness-program/) to 913-551-8504. Dates, locations, and times of in-store screening events are sent to each teammate at the stores. Posters to remind teammates will be posted in stores as a reminder closer to the screening date. NOTE: You will need to fast (except for water) for 12 hours before your screening appointment to get the most accurate results.
2. Complete the Know Your Numbers (KYN) questionnaire online or on the Wellworks For You mobile app. Go to www.wellworksforyoulogin.com to login today with "BFS+teammate ID" (example, BFS123456). For spouses, login is set to "BFS+teammate ID+S" (example, BFS123456S).
3. Participate in a Diabetes Care and/or Cardiovascular Care Program. If eligible, you will be contacted by phone and in writing and must participate by the given deadline. Pharmacist health coaches work one-on-one with people with diabetes and heart disease. Participants receive monthly discounts on select prescriptions at Balls Price Chopper or Hen House pharmacies while participating.
4. Participate in a Comprehensive Medication Review (CMR) Program. If you are prescribed five or more maintenance medications, you will meet one-on-one with a pharmacist health coach. You can discuss any concerns you are having with your medication while the pharmacist looks for medication duplications, conflicts between drugs, potential for side effects, allergies, and how you regularly fill your medications.

DON'T WAIT—START NOW ON YOUR JOURNEY TO BETTER HEALTH AND START SAVING! HERE'S TO YOUR HEALTH!

If you have questions regarding which specific requirements were not earned, please log in to www.wellworksforyou.login.com, visit the Wellworks For You mobile app, or call 800-425-4657 to speak to a member of the Wellworks For You team. If you have a spouse on our plan, he/she will need to call or log in independently. If you feel there is an error with our records, please go online to www.ballsfoods.com/benefits and complete the Start Now dispute form.

	Teammate	Spouse	Teammate and Spouse
Start Now Teammate/ Spouse Discount	Weekly: \$40 Annual: \$2,080	Weekly: \$40 Annual: \$2,080	Weekly: \$80 Annual: \$4,160

COMPANY-PAID BENEFITS



COMPANY-PAID LIFE AND AD&D INSURANCE

If you are a full-time teammate enrolled in the Health plan, you will automatically be enrolled in Life and Accidental Death & Dismemberment (AD&D) insurance coverage through Symetra. Balls Foods pays 100% of the cost of this insurance.

COVERAGE	COMPANY PAID BENEFIT
Teammate Basic Life	1x your annual earnings (\$10,000 minimum, \$50,000 maximum)
Teammate Basic AD&D	Equal to Basic Life amount
FAMILY BENEFIT	
Spouse	\$2,000
Child(ren) age 6 months – 26 years	\$1,000

* The term "child" means a child born to you or legally adopted by you. It includes a child during any waiting period prior to the finalization of the child's adoption. It also means a stepchild living with you, and who is financially dependent upon you.

DISABILITY

Company offers disability coverage to protect your income if you miss work due to an illness or non-work-related injury. Disability plans are administrated through Symetra.

COMPANY-PAID SHORT-TERM DISABILITY

Eligibility

1. Teammates must have been employed by BFS for at least a year.
2. Teammates must average 30 or more hours per week during a rolling 12-month calendar.

You may only have one (1) leave, per rolling calendar year.

TEAMMATE	WAITING PERIOD	WEEKLY BENEFIT	DURATION
Hourly Teammates	There is a 7-calendar day waiting period. Available PTO will be used during this waiting period.	Benefit amount is 60% of your average weekly gross pay calculated on 13 weeks prior to the first date of disability.	Hourly teammates may receive up to 12 weeks of Short-Term Disability pay.
Salaried Teammates	There is no waiting period.	Benefit amount is 100% of your regular salary.	Salaried teammates may receive up to 13 weeks of Short-Term Disability pay.

Short-Term Disability will run concurrent with FMLA. PTO will not accrue while being paid Short-Term Disability.

Teammates who do not return to work after exhausting Short-Term Disability may be terminated.

COMPANY-PAID LONG-TERM DISABILITY

Salaried teammates, salaried managers, and full-time pharmacists are also automatically enrolled in LTD. **Balls Foods pays 100% of the cost of this insurance.**

Plan benefits include:

CLASS	ELIMINATION PERIOD	MONTHLY BENEFIT	MAXIMUM BENEFIT
Salaried Teammates, Salaried Managers, and Full-Time Pharmacists	90 days	The lesser of 60% of your monthly Covered Earnings rounded to the nearest dollar or your Maximum Disability Benefit.	\$6,000 per month

SYMETRA VOLUNTARY BENEFITS

Teammates are able to enroll in the following benefits if they are scheduled to work 30 hours or more a week.

To view rates for these plans please visit <https://ballsfoods.bswift.com/>.



SYMETRA VOLUNTARY LIFE/AD&D INSURANCE

We recognize that you and your family have specific needs and our company-paid life insurance policy may not be enough to ensure your financial security if your income was suddenly lost. If necessary, we offer a voluntary life insurance option with competitive group rates with Symetra so you can purchase and secure the financial protection you need. To view rates for these plans please visit www.ballsfoods.bswift.com/.

Coverage	
Eligibility	Teammates working 30 or more hours per week
Dependent Eligibility — Teammate Must Enroll	Spouse—Lawful spouse Child—Unmarried child from birth to 26; above age 26, but mentally or physically handicapped and reliant on the parent
Pay Frequencies	Weekly and Bi-weekly
Pre- or Post-tax	Post-tax
Carrier	Symetra
Teammate	
Minimum Benefit	\$5,000
New Hire Guaranteed Issue*	\$150,000
Amounts of Insurance	You may purchase the benefit in increments of \$1,000
Voluntary Life Maximum Benefit	Lesser of 10 x annual compensation or \$500,000
Voluntary AD&D Maximum Benefit	Amounts in excess of \$250,000 are limited to 10x salary
Age Reductions	65% at age 65 50% at age 70 30% at age 75
Spouse	
New Hire Guaranteed Issue*	\$50,000
Maximum Benefit	\$250,000
Child	
Benefit	\$5,000 - \$10,000; increments of \$1,000

*Guaranteed issue amounts indicate maximums that new hires are eligible to elect without completing health questions. **Anyone electing additional insurance outside of their initial enrollment period will be subject to health questions.**

The information provided on the Symetra insurance products is only a high-level summary. Please review the full policy for each product online at www.ballsfoodsbenefits.com. The full policy contains limitations and exclusions that may apply to the lines of coverage.

SYMETRA VOLUNTARY BENEFITS CONT.

SYMETRA ACCIDENT INSURANCE

Policy Number: 12548000

Junior was in high school when he broke his leg playing varsity basketball. His family has at least a \$2,500 medical deductible. Fortunately, Junior's mother elected accident insurance through work. After Junior broke his leg, his family submitted a claim. After the claim was approved, they began receiving cash benefits for Junior's ambulance ride, the emergency room visit, x-rays, diagnosis of the fracture, and crutches. They also received cash benefits for follow-up visits and physical therapy appointments.

You can elect coverage for:

- Yourself
- You and your children
- You and your spouse
- You and your family

Additional Plan Features

- Provides coverage for on- and off-the-job accidents
- Benefits are payable directly to you, the teammate
- Benefits pay in addition to any other coverage you may have
- These benefits do not require health questions or have limitations on pre-existing conditions
- The plan will pay a \$50 wellness screening benefit to you and/or your covered spouse if you provide proof of an eligible health screening

To view the benefits schedule, refer to the Symetra Accident Insurance Benefit Summary available on ballsfoodsbenefits.com.

Accident Insurance Per Weekly Paycheck Rates

Coverage Level	Per Weekly Paycheck
Teammate Only	\$2.81
Teammate + Spouse	\$4.12
Teammate + Child(ren)	\$5.41
Teammate + Family	\$6.72

SYMETRA HOSPITAL INDEMNITY

Bills are the last thing you want to worry about when you're in the hospital. Planned or unplanned, hospital stays can be costly. Hospital Indemnity insurance with Symetra provides flexible options to help cover unexpected out-of-pocket expenses such as copays, deductibles, and everyday living expenses. For both coverage options, benefits are paid directly to you for hospital-related events no matter the cost of your treatment.

Hospital Indemnity Per Weekly Paycheck Rates

Coverage Level	Low Plan	High Plan
Teammate Only	\$4.29	\$8.16
Teammate + Spouse	\$9.05	\$17.29
Teammate + Child(ren)	\$7.41	\$13.99
Teammate + Family	\$12.17	\$23.11

SYMETRA & ALLSTATE VOLUNTARY BENEFITS

SYMETRA CRITICAL ILLNESS INSURANCE

Policy Number: 12548000

If you are diagnosed with a covered condition like a heart attack or stroke, critical illness insurance pays a lump sum benefit that can be used however you want. It helps reduce daily stress about money, so you can focus on getting better.

The following benefits are available to you. Depending upon your plan, the cost for Symetra's Critical Illness insurance could depend on the benefit amount, your age, and whether or not you use tobacco and vaping products.

Choose the benefit that best meets your needs and your budget.

You can elect coverage for:

- Yourself
 - You can elect from \$5,000 to \$30,000 of coverage in increments of \$5,000 with no medical questions asked
- Your spouse
 - If you elect coverage for yourself, you may elect \$5,000 to \$30,000 of coverage in increments of \$5,000 with no medical questions asked
- Your children
 - If you elect coverage for yourself, you may elect (for each eligible child) 2,500 to \$15,000 of coverage in increments of \$2,500. An eligible child is defined as your child from birth to age 26

DID YOU KNOW?

This plan pays a **\$100 wellness screening benefit each year** once you provide proof of an eligible health screening. We'll pay \$100 for a spouse screening too. The application for reimbursement is easy and includes common screenings, such as certain blood tests for breast, prostate, or colon cancer; pap smear; skin cancer screening; lipid panel (cholesterol, triglycerides, HDL, LDL); diabetes test; and electrocardiogram (ECG). (This list may vary by state.)

Note: For a full list of the covered and excluded critical illness conditions, refer to the Symetra policy available on www.ballsfoods.com/benefits/.

ALLSTATE IDENTITY THEFT PROTECTION

Protecting your personal information and devices is more important than ever.

Designed to safeguard your digital life, this plan offers comprehensive features for you and your family, including personal device security against threats like viruses, malware, and phishing attacks. It also includes protection for your home Wi-Fi network, a military-grade VPN for private browsing, and a password manager to securely store your credentials. In addition to device and network protection, Pro+ Cyber helps you monitor your identity with dark web monitoring, credit alerts, and social media account takeover monitoring. Should you become a victim of identity fraud, the plan offers up to \$5 million in reimbursement for stolen funds and related out-of-pocket costs, and provides full-service identity restoration with a dedicated, US-based team of experts.

Allstate Identity Protection Pro+ Cyber	Per Paycheck Rates
Teammate	\$2.30
Teammate + Family	\$4.14

BALLS FOOD STORES

TSOP (ESOP)

Effective 1/1/2024, all eligible teammates are owners of 100% of Balls Food Stores!

What is a TSOP?

TSOP is a type of retirement plan - Teammate Stock Ownership Plan. Eligible teammates are OWNERS of the company at NO COST to them.

How Does it Work?

Starting 12/31/2024, shares of stock will be deposited into eligible teammates' TSOP accounts at Principal each year. New statements will be available each year in July.

Eligibility:

Must be 20 years of age and have completed 1 year of service. To be credited with 1 year of service you must work 1000 hours in the calendar year.

If a teammate falls into the following categories, the teammate is not eligible to participate in the plan:

- Nonresident alien
- Member of a collective bargaining agreement
- A leased employee or an independent contractor

Stock Vesting Schedule:

- | | |
|-----------------|------------------|
| • <2 years – 0% | • 4 years – 60% |
| • 2 years – 20% | • 5 years – 80% |
| • 3 years – 40% | • 6 years – 100% |

FINANCIAL



BALLS FOOD STORES 401(K) PLAN

Eligibility:

- Eligible 1st of the month after 30 days of hire date
- Must be at least 20 years of age

Teammates will auto enroll at 2% after eligibility has been met.

Enroll How You Want – Choose One of the Three Enrollment Methods:

1. Enroll On-Line www.principal.com/enroll
2. Enroll On-line w/Interactive Coach: My Virtual Coach www.principal.com/enroll
3. Enroll by phone: Participant Call Center
 - Call 800-547-7754
 - o Plan Contract Number: 617863
 - o Company name: Balls Foods/Four B Corp
 - o Company address: 5300 Speaker Road, Kansas City, KS 66106-1050
 - o Company phone number: 913-573-1200
 - Specialists are available Monday through Friday from 7:00 AM to 9:00 PM CST.

COMPANY MATCH: 50% UP TO 4 PERCENT.

Example:

- Teammate contributes 2% - Company match 1%
- Teammate contributes 3% - Company match 1.5%
- Teammate contributes 4% or greater - Company match 2%
- Teammates are always 100% vested in the amount they contribute.

401(K) VESTING SCHEDULE

Example:

- <2 years – 0%
- 2 years – 20%
- 3 years – 40%
- 4 years – 60%
- 5 years – 80%
- 6 years – 100%



TOBACCO/VAPE FREE DISCOUNTS AVAILABLE

How Much Can I Save With The Start Now and Tobacco Free Discounts?

For more information about the tobacco and vaping cessation program and how you can receive medications to help you quit, at no cost to you, call the Start Now Hotline at 913-321-3663 ext. 3444.

Rewards for participating in the Start Now Programs and tobacco-free and vape-free discount program are available to all eligible teammates. If you are unable to meet a standard for the incentive under this program, you might qualify for an opportunity to earn the same incentive by different means. To be considered for a different means of earning select incentives you must contact the Balls Food Start Now Hotline at 913-321-3663 ext. 3444 within 60 days of your insurance start date if you are a new hire or by February 28 each year if you are a current participant. We will work with you (and if you wish, with your doctor) to find an alternative with the same incentive that is right for you in light of your health status.

	TEAMMATE	SPOUSE	TEAMMATE & SPOUSE
Non-Tobacco and Non-Vape User Discount	Weekly: \$25 Annual: \$1,300	Weekly: \$25 Annual: \$1,300	Weekly: \$50 Annual: \$2,600

FAMILY MEDICAL LEAVE ACT (FMLA)



ELIGIBILITY

1. Teammates are eligible for FMLA if they have worked for the company at least 12 months as of the FMLA leave start date.
2. Teammates must also have at least 1,250 hours of service for BFS during the 12-month period immediately before the date the FMLA leave is to start.

TEAMMATE RESPONSIBILITIES

Teammates must notify the Human Resources Department as soon as FMLA is needed. The Human Resources Department will communicate directly with the teammate through email, regular mail, or both.

All FMLA requests will require Medical Certification. The Human Resources Department will send the appropriate paperwork to teammates. PTO will be concurrent with FMLA. PTO will NOT accrue while on FMLA.

FMLA LEAVE AND CIRCUMSTANCES THAT QUALIFY FOR FMLA LEAVE

Eligible teammates may take up to 12 work weeks of FMLA leave in a 12-month period for the following qualifying reasons:

1. The birth of a child and to bond with the newborn child within one year of birth.
2. The placement with the teammate of a child for adoption or foster care and to bond with the newly-placed child within one year of placement.
3. A serious health condition that makes the teammate unable to perform the functions of his or her job, including incapacity due to pregnancy and for prenatal medical care.
4. To care for the teammate's spouse, son, daughter, or parent who has a serious health condition.
5. Any qualifying exigency arising out of the fact that the teammate's spouse, son, daughter, or parent is a military member on covered active duty or call to covered active duty status.



BALLS FOOD STORES

LOCATIONS AND PHARMACY HOURS

STORE NUMBER	STORE NAME	ADDRESS	CITY	STATE	ZIP	HOURS			PHARMACY PHONE NUMBER
						MONDAY - FRIDAY	SATURDAY	SUNDAY	
6	Price Chopper	7600 State Ave	KC	KS	66112	9 a.m.-7 p.m.	9 a.m.-5 p.m.	Closed	913-647-5955
11	Price Chopper	207 NE Englewood Rd	KC	MO	64118	9 a.m.-7 p.m.	9 a.m.-5 p.m.	Closed	816-452-8845
12	Price Chopper	4950 Roe Blvd	Roeland Park	KS	66205	9 a.m.-7 p.m.	9 a.m.-5 p.m.	Closed	913-236-2879
16	Price Chopper	12220 S. 71 Hwy	Grandview	MO	64030	9 a.m.-7 p.m.	9 a.m.-5 p.m.	Closed	816-777-2448
17	Price Chopper	5665 E. Bannister Rd	KC	MO	64134	*****No Pharmacy*****			
18	Price Chopper	8430 Wornall	KC	MO	64114	9 a.m.-7 p.m.	9 a.m.-5 p.m.	Closed	816-361-5000
20	Price Chopper	2107 S. 4th	Leavenworth	KS	66048	9 a.m.-7 p.m.	9 a.m.-5 p.m.	Closed	913-651-6134
21	Price Chopper	500 N.E. Barry Rd	KC	MO	64155	9 a.m.-8 p.m.	9 a.m.-5 p.m.	11 a.m.-3 p.m.	816-468-7666
26	Price Chopper	2101 E. Santa Fe	Olathe	KS	66062	9 a.m.-7 p.m.	9 a.m.-5 p.m.	Closed	913-782-2323
37	Price Chopper	520 S. Commercial	Harrisonville	MO	64701	9 a.m.-7 p.m.	9 a.m.-5 p.m.	Closed	816-380-8037
39	Price Chopper	12010 W. 63rd St	Shawnee	KS	66216	9 a.m.-7 p.m.	9 a.m.-5 p.m.	Closed	913-268-8150
40	Price Chopper	15970 S Mur Len Rd	Olathe	KS	66062	9 a.m.-8 p.m.	9 a.m.-6 p.m.	11 a.m.-3 p.m.	913-393-8050
43	Price Chopper	1600 S.E. Blue Parkway	Lee's Summit	MO	64063	9 a.m.-8 p.m.	9 a.m.-5 p.m.	11 a.m.-3 p.m.	816-554-2951
19	Hen House	15000 W. 87th St.	Lenexa	KS	66215	*****No Pharmacy*****			
22	Hen House	4050 W. 83rd	Prairie Village	KS	66208	*****No Pharmacy*****			
24	Hen House	11721 Roe Ave.	Leawood	KS	66211	*****No Pharmacy*****			
27	Hen House	8120 Parallel Parkway	KC	MO	66112	9 a.m.-7 p.m.	9 a.m.-5 p.m.	Closed	913-334-1660
28	Hen House	6950 Mission Rd	Prairie Village	KS	66208	9 a.m.-7 p.m.	9 a.m.-5 p.m.	11 a.m.-3 p.m.	913-362-3100
32	Hen House	13600 S. Blackbob	Olathe	KS	66062	9 a.m.-7 p.m.	9 a.m.-5 p.m.	Closed	913-782-2039
33	Hen House	6900 W. 135th	Overland Park	KS	66223	9 a.m.-8 p.m.	9 a.m.-5 p.m.	Closed	913-814-9355
35	Hen House	2724 W. 53rd St	Fairway	KS	66205	9 a.m.-7 p.m.	9 a.m.-5 p.m.	Closed	913-236-4983
41	Sun Fresh	2803 S. 47th Street	KC	KS	66106	*****No Pharmacy*****			
44	Sun Fresh	241 South 18th St.	Kansas City	KS	66102	*****No Pharmacy*****			
CW	Central Warehouse	1601 Saint Louis Ave	KC	MO	64101	*****No Pharmacy*****			
	Tippins Plant	5051 Speaker Road	KC	MO	66106	*****No Pharmacy*****			
SO	Support Office	5300 Speaker Road	KC	MO	66106	*****No Pharmacy*****			

CONTACTS

Coverage	Contact	Website
Health Insurance Provider — Blue Cross Blue Shield of Kansas City	Provider Eligibility: 800-810-2583 Customer Service: 888-989-8842	www.mybluekc.com
Prescriptions — MedOne	888-884-6331 Balls Price Chopper and Hen House Pharmacies Only	my.medone-rx.com
Telemedicine — BlueKC Virtual Care	888-658-6653	www.bluekcvirtualcare.com
Wellness — Wellworks For You	800-425-4657	www.wellworksforyoulogin.com <i>Wellworks For You mobile app</i>
Dental — Delta Dental of Kansas (See pg 17 for details)	800-234-3375	www.DeltaDentalKS.com
Vision — VSP (See pg 18 for details)	800-877-7195	www.vsp.com
Flexible Spending Account — Paylocity	800-631-3539	access.paylocity.com
401(k) Plan — Principal Financial Group	800-547-7754	www.principal.com
Employee Assistance Program — SupportLinc (formerly Lucet)	1-888-881-5462	supportlinc.com <i>Company code: balls</i>
Life/AD&D and LTD — Symetra Policy Number: 01-020492-00	877-377-6773	www.symetra.com
Voluntary LTD — Symetra Policy Number: 01-020492-00	877-377-6773	www.symetra.com
Voluntary Critical Illness, Accident, and Hospital Indemnity Insurance — Symetra Policy Number: 12548000	800-497-3699	www.symetra.com
Voluntary ID Theft — Allstate	800-789-2720	www.myaip.com
Balls Food Stores — Benefit Plan Support General benefits eligibility and costs, complex claim questions, medical leaves, benefit deductions, life event changes, death claims, long-term disability	Benefits: 913-573-1226 Start Now Hotline: 9130321-3663 x3444	benefits@ballsfoods.com

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