Welcome To Your 2025 Sodexo Benefits

sodexo

Live Well
Everyday

We're Happy You're Here

As a Sodexo team member, you'll help provide services that improve the quality of life for millions of people every day—it's what we do. In return, Sodexo provides you with benefits for all of life's moments, big and small.

Using This Guide

This guide provides information on your Sodexo benefits, which is also found on the Sodexo Benefits Center website.

Be sure to review all that's offered and enroll in the benefits you need. Then, discover how your Sodexo benefits and programs support you in different stages of your life. Whether you are single or have a partner, saving for your future or going back to school, Sodexo provides programs to help you and your family **Live Well Everyday**.

Note: For Sodexo Live! (non-ADP) employees, policy references beyond the Health & Welfare offerings may differ from what is stated. Please refer to the Sodexo Live! handbook for further details on other policies.

VITA BY sodexo

Vita by Sodexo demonstrates our commitment to contribute to the personal, financial and family well-being of all of our employees regardless of the country in which they work or the Group entity by which they are employed. Vita[1] benefits include Company-paid Short-Term Disability (hourly and salaried) and the Employee Assistance Program.

[1] Certain employees subject to collective bargaining agreements are eligible to participate in some VITA benefits only to the extent provided for in their collective bargaining agreement.

What's Inside

02 Health

22 Money

30 Life

34 Enroll

40 Resources

Health

You Have Choices

Sodexo offers a variety of healthcare coverages and programs, incentives for living well and other benefits that support you and your family physically, financially and emotionally. Explore your choices and elect the coverage you need.

Health Plans And Prescription Drugs

The Aetna health plan options provide medical coverage that comes with an integrated pharmacy benefit, as well as a support team of experts who will help you get the care you need and navigate the healthcare system. There are four national health plan options to choose from:

- **Open Health Plan**
- **Network Health Plan**
- **Savings Health Plan (with HSA)**
- **Basic Health Plan**

Show Me The Money!

Sodexo offers a **$600 Wellness Credit** when you get a physical exam that can lower your Aetna health plan rates in the following year. See page 18 for details on how to earn the Wellness Credit.

Regional Health Plans

Depending on where you live, you may be eligible for one of the regional health plans. If you live in California, Colorado, Georgia, Hawaii or the mid-Atlantic region (DC/MD/VA), you may have Kaiser Permanente HMOs as an additional health plan option. HMSA plans are available in Hawaii, and Triple-S Salud is the only available option in Puerto Rico. The Aetna health plan options aren't available if you live in Hawaii or Puerto Rico.

For more details on health plans, refer to the Summary Plan Description and the Summary of Benefits and Coverage (SBCs) located on **SodexoBenefitsCenter.com** and on **Sodexo LINK**.

Quick Comparison Of Aetna Health Plan Options[1]

	Open Health Plan	Network Health Plan	Savings Health Plan (with HSA)	Basic Health Plan
Paycheck Deductions	$ $ $ $	$ $ $	$ $	$
Health Savings Account (HSA)	N/A	N/A	**Yes**	Eligible but not available through Sodexo
Doctors/ Facilities	Save money using in-network providers	In-network providers only	Save money using in-network providers	In-network providers only
Free In-Network Preventive Care	**Yes**	**Yes**	**Yes**	**Yes**
Annual Deductible	**\$1,250** (you) **\$2,500** (all other levels)	**\$2,000** (you) **\$4,000** (all other levels)	**\$3,500** (you) **\$7,000** (all other levels)	**\$7,000** (you) **\$14,000** (all other levels)
Copays	**\$40** for doctor visits **\$50** for specialist visits **\$40** for therapy visits **\$50** for chiropractic **\$40** for urgent care	**\$50** for doctor visits **\$60** for specialist visits **\$50** for therapy visits **\$60** for chiropractic **\$50** for urgent care	No copays	No copays
Emergency Room	**30%** after deductible, **\$150** emergency/ **\$500** non-emergency copay (waived if admitted)	**30%** after deductible, **\$200** emergency/ **\$500** non-emergency copay (waived if admitted)	**20%** after deductible	You pay **100%** until deductible/out-of-pocket maximum is met
Most Other Services	**30%** after deductible	**30%** after deductible		
Out-Of-Pocket Maximum	**\$9,200** (individual) **\$18,400** (family)	**\$9,200** (individual) **\$18,400** (family)	**\$8,300** (individual) **\$16,600** (family)	Combined with deductible
Prescription Drugs: Retail And Mail Order	Copays for insulin and generic drugs; **30%** for brands and specialty (with minimum and maximum limits)	Copays for insulin and generic drugs; **30%** for brands and specialty (with minimum and maximum limits)	Copays (no deductible) for insulin; **20%** after deductible for most other drugs	Copays (no deductible) for insulin; you pay **100%** for most other drugs until out-of-pocket maximum is met

[1] In-network benefits only shown in chart; out-of-network information can be found on the individual plan chart pages and the Summary of Benefits and Coverage (SBC).

Note: Based on your ZIP code, you may not be eligible for certain Aetna health plan options. Please refer to your personalized enrollment worksheet for the plans you are eligible for.

Open Health Plan

The **Aetna Open Health Plan** has the lowest deductible of all the Aetna health plan options, provides copays for some services, like office visits, and allows you to see doctors who are in- and out-of-network. Because you have lower costs when you use the coverage, the rates deducted from your paycheck to pay for this plan are higher than the rates for the other Aetna health plan options.

Open Health Plan...
- Lowest deductible
- Highest paycheck deductions
- Copays for some services
- In- and out-of-network coverage
- Preventive services covered 100% in-network

Look For Aetna Doctors

Before you choose this plan, go to **myaetnahealthplans.com** to see if your provider (doctor, hospital or lab) is in Aetna's network.

What you pay for services...

	Open Health Plan	
	In-Network	Out-of-Network
Annual Deductible (Amount you pay each year before plan pays)		
You Only	**$1,250**	**$2,500**
All Other Coverage Levels	**$2,500**	**$5,000**
Copays and Coinsurance (Amount you pay)		
Preventive Care	**$0** (no deductible)	**$0** (no deductible)
Primary Care Office Visit	**$40** copay	**50%** after deductible
Specialist Office Visit	**$50** copay	**50%** after deductible
Physical, Speech and Occupational Therapy Visits	**$40** copay	**50%** after deductible
Chiropractic	**$50** copay[1]	**50%** after deductible[1]
Urgent Care	**$40** copay	**$40** copay
Emergency Room	**30%** after deductible, **$150** emergency/ **$500** non-emergency copay (waived if admitted)	
Hospital Coverage	**30%** after deductible	**50%** after deductible
Most Other Services	**30%** after deductible	**50%** after deductible
Out-of-Pocket Maximum (The most you pay in a year)		
Individual	**$9,200**	**$18,400**
Family	**$18,400**	**$36,800**

[1] Limit to maximum number of services.

Network Health Plan

The **Aetna Network Health Plan** provides in-network only coverage with some copays. The network of doctors for this plan may not be the same as the other Aetna health plan options. Before enrolling, check the list of doctors and facilities you want to use.

Network Health Plan...

- In-network only coverage—check doctors before enrolling
- Copays for some services
- Preventive services covered 100% in-network

Look For Aetna Doctors

Before you choose this plan, go to **myaetnahealthplans.com** and search the APCN+ Open Access Aetna Select network to view providers.

Important: You cannot cancel or change health plans if your doctor leaves the network. You can choose a new in-network doctor at any time.

What you pay for services...	Network Health Plan	
	In-Network	Out-of-Network
Annual Deductible (Amount you pay each year before plan pays)		
You Only	**$2,000**	**No coverage**
All Other Coverage Levels	**$4,000**	**No coverage**
Copays and Coinsurance (Amount you pay)		
Preventive Care	**$0** (no deductible)	**No coverage**
Primary Care Office Visit	**$50** copay	**No coverage**
Specialist Office Visit	**$60** copay	**No coverage**
Physical, Speech and Occupational Therapy Visits	**$50** copay	**No coverage**
Chiropractic	**$60** copay[1]	**No coverage**
Urgent Care	**$50** copay	**No coverage**
Emergency Room	**30%** after deductible, **$200** emergency/ **$500** non-emergency copay (waived if admitted)	
Hospital Coverage	**30%** after deductible	**No coverage**
Most Other Services	**30%** after deductible	**No coverage**
Out-of-Pocket Maximum (The most you pay in a year)		
Individual	**$9,200**	**No coverage**
Family	**$18,400**	**No coverage**

[1] Limit to maximum number of services.

Savings Health Plan (with HSA)

The **Aetna Savings Health Plan** provides in-network and out-of-network coverage. You will save more when you use in-network providers. For most services, you first pay your deductible, then share costs with the plan. This plan also includes a **Health Savings Account (HSA)**.

Savings Health Plan...

- Tax-saving Health Savings Account available
- No copays
- In- and out-of-network coverage
- Preventive services covered 100% in-network

Health Savings Account (HSA) (administered by Inspira Financial)

An **HSA** is a bank account that offers triple tax savings. Money you contribute from your paycheck is tax-free; money used to pay healthcare costs is tax-free; money grows in the account tax-free. Dollars in your HSA are yours, even if you leave the health plan or Sodexo.

What you pay for services...

What you pay for services...	Savings Health Plan	
	In-Network	Out-of-Network
Annual Deductible[1] (Amount you pay each year before plan pays)		
You Only	**$3,500**	**$7,000**
All Other Coverage Levels	**$7,000**	**$14,000**
Copays and Coinsurance (Amount you pay)		
Preventive Care	**$0** (no deductible)	**$0** (no deductible)
Primary Care Office Visit	**20%** after deductible	**50%** after deductible
Specialist Office Visit	**20%** after deductible	**50%** after deductible
Physical, Speech and Occupational Therapy Visits	**20%** after deductible	**50%** after deductible
Chiropractic	**20%** after deductible[1]	**50%** after deductible[1]
Urgent Care	**20%** after deductible	**20%** after deductible[2]
Emergency Room	**20%** after deductible	**20%** after deductible[2]
Hospital Coverage	**20%** after deductible	**50%** after deductible
Most Other Services	**20%** after deductible	**50%** after deductible
Out-of-Pocket Maximum (The most you pay in a year)		
Individual	**$8,300**	**$16,600**
Family	**$16,600**	**$33,200**

[1] Limit to maximum number of services.

[2] Subject to in-network deductible.

More On HSAs

Health Savings Accounts have some awesome perks like tax-free spending and the ability to roll over unused money year after year. You can use your HSA to save on a wide variety of qualified products and services, such as:

- ✓ Health deductibles and expenses
- ✓ Dental care, including extractions and braces
- ✓ Eye exams, glasses and contacts
- ✓ LASIK surgery
- ✓ Prescription medications and supplies
- ✓ Foot treatment
- ✓ Over-the-counter items, such as pain relievers, medical supplies and contact lens solution
- ✓ Plus, many other everyday items, like sunscreen and hand sanitizer

Important IRS Rule

You cannot contribute to both a Health Savings Account and the Sodexo, Inc. Health Care Spending Account.

At every stage of life, the HSA delivers big benefits.

- **20s:** Even though your healthcare expenses may be lower in your 20s, you can still save money with an HSA by using these funds toward eligible purchases. Leftover money can be invested and will grow tax-free, so you can use those savings later in life when your healthcare expenses are higher
- **30s and 40s:** Experiencing life events, like buying a home, growing your family or paying for your child's education can leave you feeling caught between the need to spend and save. The tax advantages the HSA offers help you lower your taxable income while helping you pay for out-of-pocket expenses
- **50s:** Getting retirement ready means saving as much as possible for healthcare expenses. In fact, the IRS allows people age 55 and older to contribute an additional $1,000 each year as a catch-up contribution

Opening A New HSA

When you enroll in the Aetna Savings Health Plan for the first time, you become eligible to open your own HSA (administered by Inspira Financial). Here's what to do...

First,

Decide How Much To Contribute

When you enroll in the Aetna Savings Health Plan, you choose the amount you want to contribute to your HSA on an annual basis pre-tax from your paycheck. For 2025, the IRS contribution limit for single coverage is $4,300 and $8,550 for family coverage. And, you can change your contribution amount anytime—it's your bank account to manage.

Tip: The **HSA Modeling Tool**, available on the Sodexo Benefits Center website, will help you decide how much to contribute to your HSA.

Next,

Register Your HSA

You'll receive a letter in the mail from Inspira Financial with detailed instructions on how to activate your account debit card and register your account on **inspirafinancial.com**.

Then,

Use Or Save Your Money

Using your HSA is easy. Simply use your Inspira Card™ to pay for eligible expenses up to the amount available in your account. You can also arrange for payment online or reimburse yourself for eligible expenses you paid out-of-pocket.

Basic Health Plan

The **Aetna Basic Health Plan** provides in-network only coverage. It has the highest deductible of all the Aetna health plan options. You pay all medical expenses until you meet your deductible (and out-of-pocket maximum). Then, the plan will pay 100% toward covered services for the remainder of the calendar year.

Even though you are paying the most out of your own pocket with this plan, in-network doctors and facilities pass along discounted pricing to Aetna members, lowering your costs. The rates deducted from your paycheck to pay for this health plan are lower than the rates of the other Aetna health plan options.

Basic Health Plan...

- Provides a basic healthcare safety net
- In-network only coverage
- Lowest paycheck deductions
- Highest deductible
- Deductible must be paid before plan pays
- Preventive services covered 100% in-network

What you pay for services...

	Basic Health Plan[1]	
	In-Network	Out-of-Network
Annual Deductible/Out-of-Pocket Max (Amount you pay each year before plan pays)		
You Only	**$7,000**	**No coverage**
All Other Coverage Levels	**$14,000**	**No coverage**
Copays and Coinsurance (Amount you pay)		
Preventive Care	**$0** (no deductible)	**No coverage**
Primary Care Office Visit	**0%** after deductible	**No coverage**
Specialist Office Visit	**0%** after deductible	**No coverage**
Physical, Speech and Occupational Therapy Visits	**0%** after deductible	**No coverage**
Chiropractic	**0%** after deductible	**No coverage**
Urgent Care	**0%** after deductible	**No coverage**
Emergency Room	**0%** after deductible	**0%** after deductible
Hospital Coverage	**0%** after deductible	**No coverage**
Most Other Services	**0%** after deductible	**No coverage**

[1] This health plan meets the requirements of a Health Savings Account-qualified health plan. However, Sodexo does not sponsor an HSA for this health plan. It's your responsibility to open, maintain and make deposits into an account if you choose to open one.

Questions?
Visit **SodexoBenefitsCenter.com**
or call **855-668-5040**.

Prescription Drugs

All Aetna health plan options come with prescription drug coverage. How much of your medications costs are covered varies by health plan; however, the drugs covered are the same for all Aetna health plan options. Here's a look at your costs under each option.

	Open	Network	Savings	Basic
Retail (30-day supply)				
Insulin	**$30** copay	**$30** copay	**$30** copay, no deductible	**$30** copay, no deductible
Generic[1]	**$15** copay	**$15** copay	**20%** after deductible	You pay **100%** until you reach deductible and out-of-pocket max.
Preferred Brand	**30%** ($60 min., $150 max.)	**30%** ($60 min., $150 max.)		
Non-Preferred Brand	**30%** ($90 min., $235 max.)	**30%** ($90 min., $235 max.)		
Specialty	**30%** ($90 min., $235 max.)	**30%** ($90 min., $235 max.)		
Mail Order (90-day supply)				
Insulin	**$60** copay	**$60** copay	**$60** copay, no deductible	**$60** copay, no deductible
Generic[1]	**$30** copay	**$30** copay	**20%** after deductible	You pay **100%** until you reach deductible and out-of-pocket max.
Preferred Brand	**30%** ($120 min., $300 max.)	**30%** ($120 min., $300 max.)		
Non-Preferred Brand	**30%** ($180 min., $470 max.)	**30%** ($180 min., $470 max.)		
Specialty	**30%** ($180 min., $470 max.)	**30%** ($180 min., $470 max.)		

[1] The plan requires you to use generic drugs when available, or you'll pay a higher cost.

Note: For medications you take on a regular basis, the plan requires you to pick up a 90-day supply through select participating pharmacies or have them delivered to your home through the CVS Caremark Mail Service. Check the Summary Plan Descriptions (SPDs) and Summaries of Benefits and Coverage (SBCs) located on **SodexoBenefitsCenter.com** and on **Sodexo LINK** for more details.

Smart Ways To Manage Rx

Pay $0 when you buy certain generic preventive medications, such as anxiety and depression drugs, breast cancer drugs, iron supplements and statins.

You can also use the CVS Caremark Mail Service Pharmacy for a fast and convenient way to get the medicines you need. Save money on your maintenance medications, including free shipping, and get 24/7 access to pharmacists and safety checks for drug interactions.

Health Support Programs From Aetna

When you enroll in an Aetna health plan option, the door opens to a variety of extra programs—many at no cost to you—designed to support your health and wellness.

Aetna OneChoice

Coaching and support from experts, such as nurses, pharmacists and health coaches, when you need it most.

Transform Oncology

A personal navigator to help you through a difficult cancer journey, from getting second opinions to enrolling in clinical trials and understanding treatment options.

24-Hour Nurse Line

Talk with a registered nurse for information about tests, procedures and treatment options. Nurses are available 24 hours a day, 7 days a week. The call is free with your plan benefits. To contact a registered nurse, call **800-535-9700** (24 hours a day) or log in to your account at **aetna.com**.

Transform Diabetes Care

A customized approach to diabetes and hypertension management.

Aetna Enhanced Maternity Program

Supporting all women regardless of risk level throughout the entire maternity journey.

Discount Program

Member discounts on many products and services, such as:

- Weight management
- Online health coaching
- Fitness services
- Natural products and services
- Vision and hearing care

It's free to take advantage of discounts and there are no claim forms to complete. Find more information about the available discounts in your Aetna online account under the "Health & Wellness" tab.

Continued on the next page!

Teladoc

A virtual way to access health care anytime, anywhere. Use Teladoc for general medical services (such as illness), mental health therapy services, dermatology services and caregiver services. Fees on average range $40 – $215, depending on which Aetna health plan option you choose.

Aetna Advocates

Personal health assistants who can help you understand your health plan and connect you with care manager experts in areas, such as:

- Transgender
- Family
- Cancer
- Behavioral and social health
- Nutrition

Virtual Physical Therapy With Hinge Health

Conquer your back and joint pain with virtual physical therapy through Hinge Health and get back to the activities you love.

Sodexo offers **Hinge Health** at no cost to employees and their dependents (age 18+) enrolled in an Aetna health plan. With Hinge Health, you get innovative virtual physical therapy programs for back, knee, hip, neck and shoulder pain in easy-to-do 15-minute exercise sessions. Hinge Health also offers specialized programs for women's pelvic health, including menopause care. Just sign up and get:

- A personalized program with unlimited exercises and stretches developed for you by physical therapists
- Access to virtual physical therapy sessions as needed
- App-guided exercise therapy you can do from home and at your own pace

"I was experiencing a lot of pain in my hips, so I thought I would give Hinge Health a try. I was happy to find out I didn't need to go to a gym or have expensive equipment to follow the program. In fact, most of the exercises didn't require any equipment that wasn't already on my body. Coach Angela has been very supportive and checks to make sure I am meeting my needs and staying the course with my consistency. I completed all of the modules and am now in maintenance mode with very little, if any, hip pain. I am back to doing all of the things I enjoy outdoors."

-Michael

Use this benefit!

Visit **hingehealth.com/sodexo** to learn about what's included or call Hinge Health at **855-902-2777**.

No-Cost[1] Surgery With Carrum Health

Surgery can be complicated and costly, and not all medical providers deliver the same quality of care. Sometimes, surgery can even be avoided.

That's why Sodexo offers **Carrum Health**, a **no-cost**[1] special surgery and cancer care benefit for employees and their dependents (age 18+) enrolled in an Aetna health plan option.

Use this benefit!

Contact Carrum Health directly at **888-855-7806** or **carrum.me/sodexo** (or download the Carrum Health app).

Using Carrum Health

When you use Carrum Health, you and your enrolled family members (age 18+) get access to the highest quality surgeons and top hospitals in the country. All of the surgery costs and most travel expenses, if necessary, are covered.[1] Plus, you'll have a dedicated patient Care Specialist to help you throughout the entire process.

[1] If you are enrolled in the Aetna Savings or Basic Health Plans, with the exception of second opinions, you will need to pay the IRS minimum deductible of $1,650 per individual before surgery costs are covered. Second opinions are provided at no cost to members and do not require payment of any deductible. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.

Covered Services

Carrum Health covers over 100 surgical procedures, including those for:

- Knees
- Hips
- Shoulders
- Back
- Neck
- Elbows
- Weight loss
- Hysterectomy
- Heart

In addition to surgery, Carrum Health also offers cancer care, which includes:

- Guidance and expertise from top cancer specialists (including second opinions and personalized care plans for any form of cancer)
- Treatment from leading cancer centers for certain forms of cancer such as breast, thyroid and blood cancers
- Ongoing virtual support from cancer-certified nurses who can answer cancer-related questions, discuss appointment details and provide ongoing assistance for up to two years

"Carrum Health seemed too good to be true. But, as I went along in the process, it was clear to me that I was being treated with care and respect. Everything was handled extremely well, from the travel plans to the appointments. I have nothing but high praise for Carrum Health and the employees who helped me through what should have been a tough time. Bravo, Carrum Health!"

-Tom

Important

Carrum Health providers must be used for weight-loss surgeries. If you use an Aetna Health Plan provider, your surgery will not be covered.

Wellness Works

Taking steps to keep yourself well really does help you live a better life. These programs are designed to support you on that journey.

"I wasn't very consistent about getting my annual checkup, but when Sodexo introduced the Wellness Credit, it gave me that nudge to get my exam. Good thing, because I found out that I was at risk for diabetes. My doctor helped me make some lifestyle changes so I could avoid this health condition. I also got the discount off my Aetna health plan paycheck rates."

-Juan

Live Well Everyday

Live Well Everyday means making healthy choices to have the highest quality of life possible. And keeping up with preventive care, such as getting your regular annual physical exam, is an essential part of it. When doctors find problems early, your chances for a successful treatment and cure are better.

Sodexo recognizes the importance of employees' well-being. That's why we offer an annual **$600 Wellness Credit**. By earning the Wellness Credit, Aetna health plan rates are reduced on each paycheck throughout the year. (Savings vary depending on which health plan you choose and your level of coverage.) Employees who complete their application by the deadline of Sept. 30 each year will receive a reduction in their paycheck deductions in the following year.

Grab the Physician Certification Form from **SodexoBenefitsCenter.com**, the Alight Mobile app, Sodexo LINK or by calling **855-668-5040**. Submit your completed form by email to **forms@mobilehealthconsumer.com** or fax it to **833-421-5742**.

Life Resources Employee Assistance Program[1]

Life can be a juggling act. It takes time and energy to manage your work, family and personal well-being. The Life Resources Employee Assistance Program (EAP) helps you manage life's daily challenges. Life Resources offers confidential professional support for emotional health and work-life balance concerns at no cost to you or your family.

Life Resources is free and automatically available to full- and part-time non-union employees and their family members. You don't need to enroll or participate in any other Sodexo benefit to access Life Resources.

With Life Resources, you and your family get up to eight free confidential counseling or coaching sessions for a wide variety of concerns, such as:

- Anxiety
- Depression
- Marriage and relationship problems
- Grief and loss
- Substance use
- Anger management
- Stress
- Financial assistance
- Legal assistance
- Family assistance

[1] Certain employees subject to collective bargaining agreements are eligible to participate in this plan only to the extent provided for in the collective bargaining agreement.

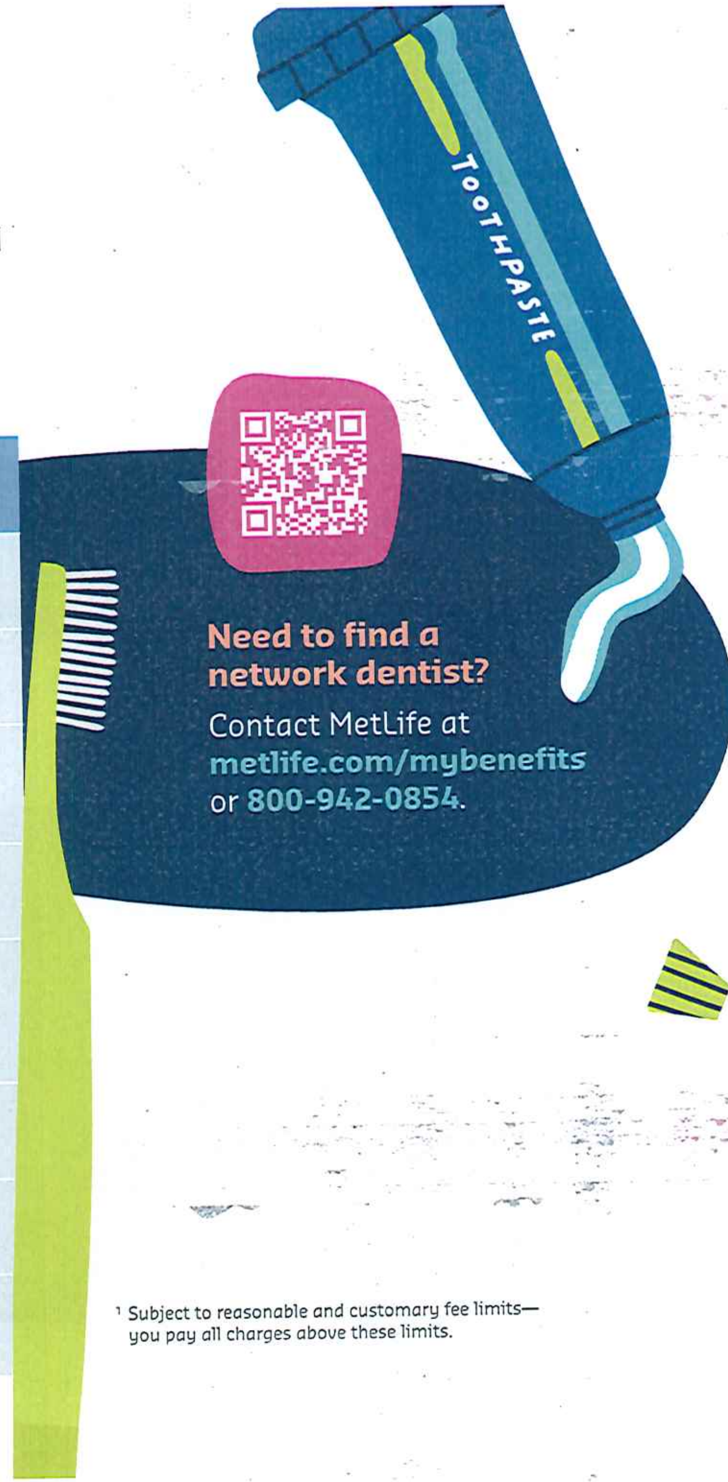
To contact Life Resources:

- **Visit** liferesources.us.sodexonet.com.
- **Call** 888-491-5344, **24/7** (English and Spanish).
- **Download the eConnect Mobile app.** Create your unique log in for the website and app by using group code: sodexo.

Dental

The Dental Plan—administered by MetLife—covers preventive, basic and major services, including orthodontia, for adults and children. The plan lets you use any dental provider, but using an in-network dentist will save you money because you'll get the MetLife discount.

What you pay for services…	**In-Network**	**Out-of-Network**[1]
Deductible	**$50** per person	**$50** per person
Annual Maximum	**$2,250** (Does not include preventive services)	**$2,250** (Does not include preventive services)
Preventive (Checkups, cleanings and fluoride treatments)	**$0** (no deductible)	**20%** (no deductible)
Basic Services (Fillings, extractions, root canals)	**20%** after deductible	**20%** after deductible
Periodontics (Treatment of gums and bones of the mouth, including periodontal surgery once per quadrant, every 36 months)	**20%** after deductible	**20%** after deductible
Major Services (Inlays, crowns, implants)	**50%** after deductible	**50%** after deductible
Orthodontics (For adults and children)	**50%** (no deductible)	**50%** (no deductible)
Lifetime Orthodontia Maximum	**$2,000**	**$2,000**



Need to find a network dentist?

Contact MetLife at **metlife.com/mybenefits** or **800-942-0854**.

[1] Subject to reasonable and customary fee limits—you pay all charges above these limits.

Vision

EyeMed is our Vision Plan administrator and it uses the Select network of providers. Within the Select network, you may receive enhanced benefits by choosing a Plus provider. Look for the "plus" icon when you search on EyeMed's website.

What you pay for services...	In-Network	Out-of-Network
	Copays	Reimbursement
Eye Exams	**$0** copay	Up to **$32**
Standard Contact Lens Exam	**$10** copay (includes two follow-up visits)	Up to **$40**
Frames (Additional glasses allowance per year when using a Plus provider)	**$130** allowance (**$180** allowance with a Plus provider), then **20%** off balance	Up to **$58**
Standard Lenses	**$15** copay	Up to **$28** for single vision Up to **$44** for bifocal Up to **$72** for trifocal/lenticular
Progressive Lenses	Tier 1 **$100** copay Tier 2 **$110** copay Tier 3 **$125** copay Tier 4 **$80** copay, then **20%** off retail price less $120 allowance	Up to **$44**
Contacts (Instead of frames)	**$130** allowance, then **15%** off balance (**$130** allowance for disposable)	Up to **$104**

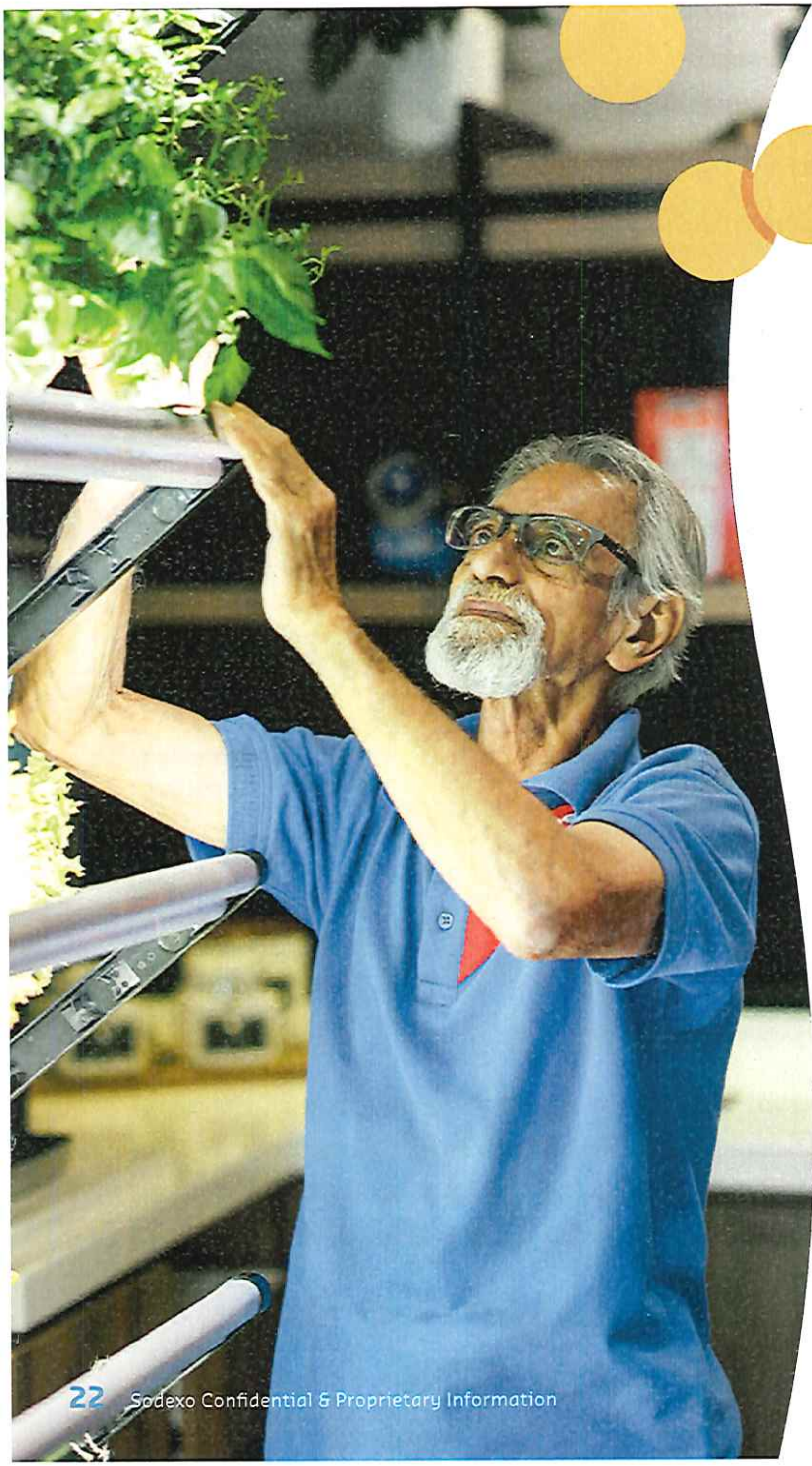
Need to find a network vision provider?

Contact EyeMed at **eyemed.com** or **866-299-1358**.

Vision Discount Program

You don't have to be enrolled in vision coverage to take advantage of EyeMed's Vision Discount Program. Visit **eyemed.com** to learn how you can get discounts on:

- Exams
- Frames
- Lenses
- Contacts
- Hearing aids
- Laser vision correction



Money

Today & Tomorrow

Saving money is top of mind for everyone—so Sodexo offers plans and programs to help you pay for care, prepare for the unexpected and build up wealth for your financial future.

Supplemental Insurance Plans

During enrollment, you can elect Supplemental Insurance Plans, offered through MetLife, for additional financial protection for you and your family.[1] You pay for these plans with after-tax payroll deductions. You do not need to be enrolled in a Sodexo health plan, and **these plans do not replace medical insurance**—they supplement your income.

Accident Insurance	Critical Illness Insurance	Hospital Indemnity Insurance
Provides financial support if you or a covered family member suffers an injury or death due to an accident	Provides financial support if you or a covered family member becomes seriously ill	Provides financial support if you or a covered family member needs to be hospitalized
• Dislocations • Dismemberment • Concussions • Cuts & lacerations • Accidental death • Skin grafts • 2nd- & 3rd-degree burns • Eye injuries • Coma • Fractures • And more	• Cancer • Heart attack • Coronary artery bypass graft • Stroke • Alzheimer's disease • Kidney failure • Major organ transplant • And more	• Hospital admissions • Intensive care unit (ICU) admissions • Inpatient rehab unit stays
Amount depends on the injury and level of care you need	Choose a benefit amount of **$10,000**, **$20,000**, **$30,000** or **$40,000** (paid in a lump-sum payment)	Amount depends on the event and level of coverage you elect
You'll need to designate a beneficiary when you enroll	• You'll need to designate a beneficiary when you enroll • There is a waiting period between illness occurrences	• You'll need to designate a beneficiary when you enroll • A flat amount is usually paid for a hospital admission and a per-day amount for your entire hospital stay

[1] Coverage varies by state. Contact MetLife at **800-GET-MET8 (800-438-6388)**. If you have questions, refer to the applicable Summary Plan Description (SPD) located at **SodexoBenefitsCenter.com** (or call the Sodexo Benefits Center at **855-668-5040** to receive a hard copy).

What You Can Use The Money For

You can use the cash benefit paid to you in each plan however you wish. Common expenses include:

- Deductibles and copays
- Treatments and services not covered by your health plan
- Out-of-network coverage
- Gas, groceries, bills, mortgage payments and other living expenses

Health Screening Benefit

Each enrolled employee or dependent can earn an annual $75 health screening benefit under each Supplemental Insurance Plan for a maximum of $225 if enrolled in all three plans—Accident, Critical Illness and Hospital Indemnity.

Covered health screenings include an annual physical, a total cholesterol or triglyceride blood test, colonoscopy, mammogram, preventive dental services and much more. When you have a qualified health screening, you will need to file a claim to receive the $75 benefit, except in the case of preventive dental services through MetLife, which will automatically generate the $75 benefit.

The $75 benefit will be mailed to you in the form of a check.

Questions?

Contact MetLife at **800-GET-MET8 (800-438-6388)** or **metlife.com/sodexo** (or download the MetLife app).

Flexible Spending Accounts

The Health Care Spending Account (HCSA) and Family Care Spending Account (FCSA) let you put aside pre-tax dollars for eligible expenses. These tax-advantaged accounts save you money by lowering your taxable income and give you tax-free dollars to use. Both accounts are administered by Smart-Choice Accounts (SCA).

If you are hired later in the year (after October), you cannot enroll in these plans until Annual Enrollment for the next calendar year.

Important IRS Rule
You cannot contribute to both a Health Savings Account and the Sodexo, Inc. Health Care Spending Account.

	HCSA[1]	FCSA
Your Contributions[2]	Up to **$3,200**	Up to **$5,000** ($2,500 if married and filing separately)
Use Funds For	Eligible medical, prescription, dental and vision expenses (including over-the-counter drugs and feminine care products)	Eligible child and elder care expenses
When Funds Are Available	Immediately	As funds accumulate in your account
Using Your Funds	**The Smart-Choice Debit Card:[3]** Automatic for all enrollees and can be used over multiple plan years, if you re-enroll **Pick and Pay:** Request reimbursement through the SCA website **Auto-Pay:** Sign up on the SCA website to have your Aetna health, dental and/or vision claims paid to you once your claim information is received. This option is not available for those enrolled in a Kaiser, HMSA or Triple-S plan.	You pay for services and then submit claims by mail, via fax or online using the Smart-Choice Mobile app or website
Account Balance	All unused funds at the end of the year are forfeited. You'll have until March 31, 2026, to submit any 2025 claims.	

[1] You cannot contribute to this account if you are also enrolled in the Aetna Savings Health Plan with an HSA or in any other HSA.

[2] Contributions are based on 46 weeks if paid weekly and 23 weeks if paid biweekly.

[3] Out-of-pocket expenses will be reimbursed via check or direct deposit once claims are processed. The debit card is tied to your account to pay for expenses anywhere Visa is accepted (save receipts for verification, if needed).

Compare Accounts

Now that we explained both types of spending accounts, you can use this chart to see how they're different.

	Health Savings Account (HSA)	Health Care Spending Account (HCSA)
Requirements To Participate	You must participate in the Aetna Savings Health Plan[1]	• You don't have to be enrolled in any health plan to participate in the HCSA • This account is not available if enrolled in the Aetna Savings Health Plan or an outside HSA
Purpose	To save tax-free dollars to help pay for health care expenses and over-the-counter health supplies	
Who Contributes Money To The Account	You	You
Does The Money Carry Over At The End Of The Year?	Yes, your money rolls over year to year	No, the money doesn't roll over, and unused dollars are forfeited
Who Does The Money Belong To If You Leave Sodexo	You own your HSA, so the account goes with you	Unused money remaining in your account at the end of the year is forfeited
Tax Advantages	• Contributions are pre-tax • You don't owe taxes on the money you spend on eligible expenses • Your HSA money grows tax-free	• Contributions are pre-tax • You don't owe taxes on the money you spend on eligible expenses

[1] The Aetna Basic Health Plan meets the requirements of a Health Savings Account-qualified health plan. However, Sodexo does not sponsor an HSA for this health plan. It's your responsibility to open, maintain and make deposits into an account if you choose to open one.

Life And Accident

You have life and accident insurance—administered by Securian—to give your loved ones peace of mind if something were to happen to you. Some coverage is automatic; other coverage you can choose to enroll in.

You automatically get company-paid:

- Free Basic Life Insurance
  - For salaried employees, 1x pay ($500,000 maximum)
  - For hourly employees, 1x pay ($25,000 minimum)

    (**Note:** If you make more than $50,000 per year, the Free Basic Life coverage will be taxed for imputed income.)
- Business Travel Accident Insurance (salaried employees)

You can enroll in:[1]

- Group Term Life Insurance:
  - Benefit limit of 1 – 8x pay, up to $1 million[2]
  - Voluntary Accidental Death & Dismemberment Insurance (AD&D)[3]

Discover Extras From Securian

Register on the Securian website to access helpful features and additional benefits, such as legal advice, financial guidance, grief resources, travel assistance, legacy planning, beneficiary financial coaching and more.

[1] If you enroll after your initial eligibility period, Evidence of Insurability (EOI) is required. Coverage will not take effect until Securian has reviewed and approved your completed EOI.

[2] Evidence of Insurability may be required for coverage above certain benefit amounts.

[3] You must be enrolled in Group Term Life Insurance to participate in AD&D.

Choose Your Beneficiaries

You'll need to elect beneficiaries for any life or accident plans you automatically receive or enroll in, for any supplemental health plans you elect and for your 401(k) plan. It's important to do this to make sure your insurance and retirement benefits would be paid as you intend and without delay.

Life and Accident Insurance

- lifebenefits.com/plandesign/sodexo
- Securian at 877-282-1936

Supplemental Insurance Plans

- metlife.com/sodexo
- MetLife at 800-GET-MET8 (800-438-6388)

Sodexo 401(k) Savings and Retirement Plan

- MySodexoSavingsPlan.com
- Voya at 866 7 MY PLAN (866-769-7526)

Estimate How Much You Need

Use the Securian life insurance estimator tool to help you decide how much coverage you need; see page 40. Also, visit **securian.com/your-insurance** to learn more and find other resources.

Disability

Protect your income with Short-Term and Long-Term Disability coverage—insured and administered by New York Life—to make sure that money still comes to you if the unexpected happens and you're unable to work.

Short-Term Disability (STD)

As a new employee, you can elect Voluntary STD coverage without having to supply Evidence of Insurability (EOI). Once you reach one year of service, you'll be automatically enrolled in the **Vita STD Plan**,[1] paid for by Sodexo (which has the same coverage as the Voluntary STD Plan.) If you are a rehired employee, your prior Sodexo service will count toward your one year of service.

VITA by sodexo	Benefit Amount	Maximum Length of Benefit Payments
Voluntary Hourly STD	Up to **60%** of your weekly earnings to a maximum of **$750** per week	**26** weeks
Voluntary Salaried STD	Up to **60%** of your weekly earnings to a maximum of **$2,885** per week	**26** weeks

Important Note About STD Benefits

If you live in a state that has statutory disability benefits or if your state has Paid Medical Leave, then you may have access to disability benefits under the state plan. Sodexo STD benefits will be offset by the benefits you are eligible for under a state disability or medical leave plan.

Long-Term Disability (LTD)

Enrollment into LTD is not automatic. You can elect LTD coverage when you first become eligible. If you enroll at a later time, you will be required to complete EOI. Coverage will begin once your EOI has been reviewed and approved by the insurance company.

	Benefit Amount	Maximum Length of Benefit Payments
Voluntary Hourly LTD	Up to **60%** of your pay each month to a maximum of **$2,000** per month	Varies by age and disability
Voluntary Salaried LTD	Up to **60%** of your pay each month to a maximum of **$15,000** per month	Varies by age and disability

Visit **SodexoBenefitsCenter.com** for more information. Go to **mynylgbs.com** to register and manage your claims.

[1] Certain employees subject to collective bargaining agreements are eligible to participate in this Plan only to the extent provided for in the collective bargaining agreement.

Cyber & Identity Theft Protection

Help protect yourself and your family.

Guard your identity, online privacy and personal devices with the Norton LifeLock Benefit Premier ID Theft Plan.[1] Once enrolled, Norton LifeLock gives you access to a variety of programs and features, such as:

You can enroll in, change or cancel your coverage at any time by visiting **SodexoBenefitsCenter.com.**

- ✓ **Device security** to protect your mobile devices, tablets and computers from hackers, viruses, malware and other online threats
- ✓ **Identity alerts with credit monitoring** to let you know if there is fraudulent or suspicious activity, including new account openings, credit card usage and data breaches
- ✓ **Social media monitoring** to notify you of suspicious links, account takeover attempts or inappropriate content
- ✓ **Norton™ Secure VPN** to protect your online privacy
- ✓ **Parental control** to help you monitor your child's online activities so they stay safe
- ✓ **Million Dollar Protection™ Package** to reimburse stolen funds, cover personal expenses and provide coverage for lawyers and experts, up to $1 million each

[1] Certain employees subject to collective bargaining agreements are eligible to participate in this plan only to the extent provided for in the collective bargaining agreement.

401(k) Savings Plan

The Sodexo 401(k) Savings Plan offers before-tax, after-tax and Roth 401(k) options (or a combination of all three), plus matching employer contributions and access to personalized investment advice from professionals.

With the 401(k) Savings Plan through **Voya**:

- In general, you can save 1 – 50% of your salary, up to IRS limits, in before-tax, after-tax and/or Roth contributions
- Sodexo contributes 50 cents for each dollar you contribute, up to the first 6% of your pay
- You're 100% vested in the employer match after three years (you own this money and can take it with you if you leave the company)
- You get online advice for free or professional management advice for a fee

As a new employee who is eligible to participate in the Plan, you are automatically enrolled. You have the option to enroll or opt out of the Plan within 30 days after your date of hire. If you do not opt out, you will be automatically enrolled at 1% of your eligible pay. Be sure to designate your beneficiary after you enroll.

Note: Sodexo Live! (non-ADP) and union employees eligible to participate in the Sodexo 401(k) plan will have to actively enroll in the 401(k) to have coverage.

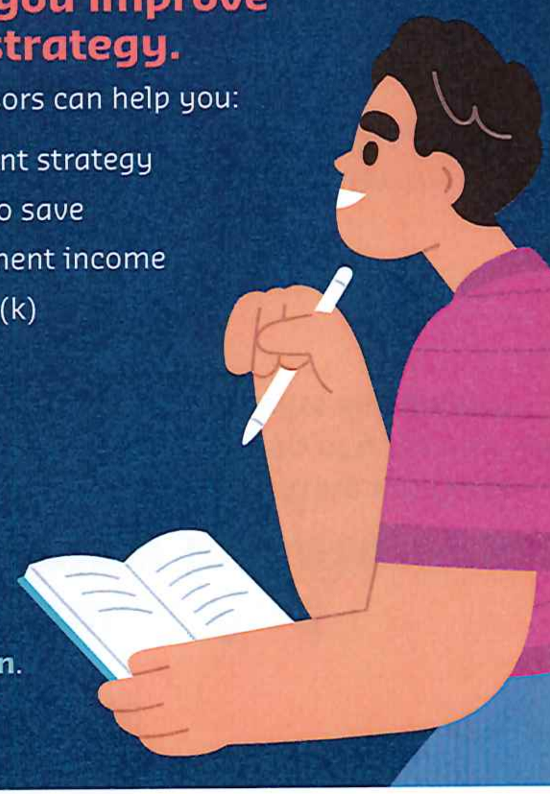
If you have questions about your 401(k), call Voya at **866 7 MY PLAN (866-769-7526)**.

Get started at **MySodexoSavingsPlan.com**.

Let Voya help you improve your savings strategy.

Voya Retirement Advisors can help you:

- ✓ Create an investment strategy
- ✓ Decide how much to save
- ✓ Project your retirement income
- ✓ Maximize your 401(k)



Check out **Voya Learn** at **Voya.com/VoyaLearn**.

Enroll

Now that you've reviewed your new Sodexo benefits, it's time to enroll.

Some benefits you get automatically; others you must elect during your new hire enrollment window. And the easiest way to enroll is online at **SodexoBenefitsCenter.com** (also available in Spanish and other languages) or through the Alight Mobile app. You can also enroll by phone at **855-668-5040**.

Once you complete your enrollment, a Confirmation of Enrollment will be sent to your home address on record and you should verify that your elections are correct.

Important! Although you have 30 days to enroll, coverage and payroll deductions to support your benefit elections will start on your date of hire. Elections should be made as soon as possible to avoid large deduction impacts to your paycheck.

How To Enroll

Follow these steps to elect the benefits you need.

1 Review

Review all materials you receive, including your new hire enrollment worksheet that shows the weekly benefits costs so that you understand your options.

2 Decide Who To Cover

Think about whether you want to cover yourself only, your spouse/domestic partner and/or your child(ren), as this will affect what you pay for coverage.

3 Enroll

Enroll online, on the app or over the phone to get the benefits you want.

- **SodexoBenefitsCenter.com**
- Download the Alight Mobile app
- Call **855-668-5040**, 8 a.m. – 8 p.m. ET, Monday through Friday

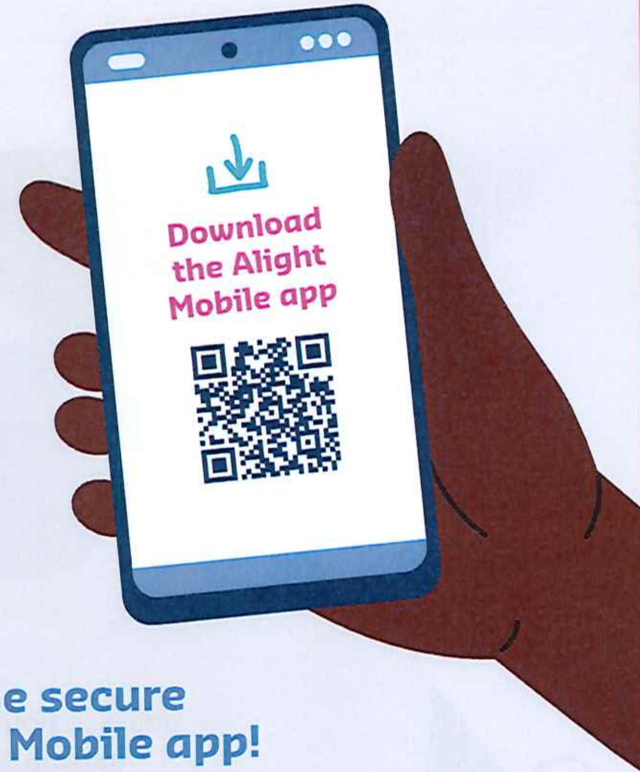
Using The Sodexo Benefits Center

Data security is a must-have and important to Sodexo.

The Sodexo Benefits Center has protocols when accessing your personal information. To get specific account information, your benefits must be fully secured with a password or One Time Code when you go to **SodexoBenefitsCenter.com**, or with a PIN or One Time Code when you call the Sodexo Benefits Center.

To get started as a first-time user, you log on to the Sodexo Benefits Center website and create a web user ID and password, a phone PIN, and input your security questions and answers. Then, register your device or contact the Sodexo Benefits Center (**855-668-5040**) and follow the prompts to create a phone PIN. You will automatically be sent a web password via email or postal mail. You can also talk to a Customer Service Representative who can help you create a PIN.

SodexoBenefitsCenter.com is available in Spanish. Just choose Spanish under languages on the top of the homepage.



Use the secure Alight Mobile app!

You can use the Alight Mobile app to access the Sodexo Benefits Center anytime. To get the app, log in to **SodexoBenefitsCenter.com** and add your phone number under your profile. Then, download the Alight Mobile app from the Apple or Google Play Store, open the app, search "Sodexo" in the employer drop-down menu, enter your username and password, and tap sign in. Enter the access code that was texted to your mobile phone number. Be sure to set up mobile biometrics (touch or face ID, depending on your device), which you can use to easily log in to the website or when you call the Sodexo Benefits Center.

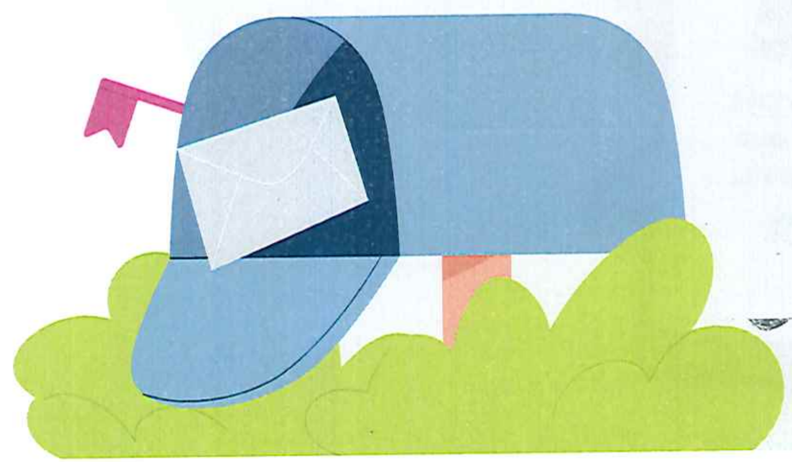
Once You're Connected...

- Select your communication preference (mail, email, text messages) so we know how you want to receive benefits materials
- Chat with a benefits specialist or schedule an appointment to walk through the enrollment process
- Use the Intelligent Virtual Assistant (IVA) virtual tool equipped with a unique conversational AI capability and architecture that allows it to understand a variety of requests and respond in real time, consistently and conversationally
- Grant access for your spouse/domestic partner by selecting Your Profile > Allow Shared Access
- Update your password (which expires every 180 days). And if you need to change it or forget what it is, select Forgot User ID or Password?

Tell Us How You Want To Receive Materials

Be sure to choose your communication preference for receiving benefits materials—either electronic (no print will be sent) or postal.

- Go to **SodexoBenefitsCenter.com**
- Click **Manage Communications** under the **My Profile** icon
- Input your information (including adding your email and mobile phone to get text messages)
- Select **Delivery Preference** and choose postal mail or email, then save



Enrollment Checklist

Tear off and use this checklist to help get set up with your Sodexo benefits.

Enrolling In Benefits

- [ ] Register at SodexoBenefitsCenter.com to find benefits information and enroll in, cancel or make changes to benefits or call the Sodexo Benefits Center at 855-668-5040, 8:00 a.m. – 8:00 p.m., ET

  Important: You have **30 days** to enroll in benefits from your date of hire, and you will be responsible for covering costs starting from your hire date. It is crucial to make your enrollment promptly to prevent retroactive charges.

- [ ] **Sodexo LINK** website includes benefits, payroll and other resources. You will have access to SodexoLINK.com when you are hired[1]

- [ ] View the **New Hire Video** on SodexoBenefitsCenter.com or SodexoLINK.com

- [ ] Your eligibility for **Paid Time Off** varies based on your location and work status. Contact your manager for details. Available and used time off balances can be found on your paycheck[2]

- [ ] Find information on Sodexo's **401(k) Retirement Savings Plan** at MySodexoSavingsPlan.com or call 866-769-7526. More information on the Plan is found at **Sodexo 401(k) Retirement Savings Plan** (dmplocal.com). You will automatically be enrolled at 1%, 30 days after your first day with Sodexo. Participation is voluntary, so you can make changes or cancel at any time[3]

- [ ] Register at liferesources.us.sodexonet.com (group code: sodexo) to learn more about the Life Resources Employee Assistance Program (EAP) or call 888-491-5344

After You Enroll

- [ ] Submit required documentation for enrolled dependents to the Sodexo Benefits Center

- [ ] Review the Confirmation Statement mailed or emailed to you to be sure it matches your enrollment choices. Call the Sodexo Benefits Center for discrepancies

- [ ] Once your benefits are active, verify the payroll deductions are accurate on your paycheck

- [ ] If you enroll in a health or vision plan, look for ID cards at your home a few weeks after you enroll

[1] Sodexo Live! (non-ADP) employees generally do not have access to Sodexo LINK

[2] Sodexo Live! (non-ADP) employees should direct PTO balance inquires to their manager, if balances are not available on their paystub

[3] Sodexo Live! (non-ADP) and union employees eligible to participate in the Sodexo 401(k) plan will have to actively enroll in the 401(k) to have coverage

Handy Contact Information

For Help With:	Contact	Phone	Web
General Enrollment Questions, Resources and SPDs/SBCs	Sodexo Benefits Center	855-668-5040	SodexoBenefitsCenter.com
Advocacy Services	Sodexo Benefits Center	866-888-3203	SodexoBenefitsCenter.com
Information About the Marketplace	Sodexo Coverage Resources	855-668-5040	sodexocoverageresources.com
Payroll	Employee Service Center Sodexo Live! (non-ADP) employees contact your local HR team	877 PAYSDXO (877-729-7396)	portal.adp.com
Health Plans	Aetna Health Plans (includes Rx)	833-383-2650	myaetnahealthplans.com
	Kaiser Permanente (HMO Plans)	California: 800-464-4000 Colorado: 855-249-5005 Mid-Atlantic (D.C., MD, VA): 800-777-7902 Georgia: 888-865-5813 Hawaii: 800-966-5955	select.kp.org/sodexo
	HMSA (Hawaii)	HMSA PPO: 808-948-6111 HMSA HPH Plus HMO: 808-948-6372	hmsa.com
	Triple-S Salud (Puerto Rico)	787-774-6060	ssspr.com
Health Savings Account (HSA)	Inspira Financial	888-678-8242	inspirafinancial.com
No-Cost Surgery Benefit (for Aetna participants)	Carrum Health	888-855-7806	carrum.me/sodexo
Virtual Physical Therapy (for Aetna participants)	Hinge Health	855-902-2777	hingehealth.com/sodexo
Dental	MetLife	800-942-0854	metlife.com/mybenefits Plan ID number 0314886
Vision	EyeMed	866-299-1358	eyemed.com
Employee Assistance Program	Life Resources	888-491-5344	liferesources.us.sodexonet.com group code: sodexo
Supplemental Insurance Plans	MetLife	800 GETMET8 (800-438-6388)	metlife.com/sodexo
Flexible Spending Accounts (Health Care and Family Care)	Smart-Choice Accounts	855-668-5040	SodexoBenefitsCenter.com
Life and Accident Insurance	Securian	877-282-1936	securian.com/your-insurance
Disability	New York Life	888-842-4462	mynylgbs.com
Identity Theft Protection	Norton LifeLock Benefit Solutions	800-607-9174	norton.com/ebsetup (Register) my.norton.com (Access Account)
401(k) Savings and Retirement Plan	Voya	866 7 MY PLAN (866-769-7526)	mysodexosavingsplan.com
Employee Discounts	Sodexo LINK Sodexo Live! (non-ADP) employees generally do not have access to Sodexo LINK		SodexoLINK.com

Please Note

For your convenience, single sign-on to Aetna, Kaiser, MetLife, EyeMed, New York Life and Securian is available from the Sodexo Benefits Center.

Important Benefits Details

As you choose your benefits, there will be a few things to keep in mind.

Adding Dependents

If you add dependents to your coverage, you'll need to provide proof of eligibility. Required documentation includes marriage certificates, domestic partner affidavits, adoption papers and birth certificates. Look for information from Dependent Verification.

ID Cards

If you enroll in a health or vision plan, ID cards will be sent to you. If you enroll in the Aetna Savings Health Plan and contribute to an HSA, or participate in the Health Care Spending Account, a debit card will be mailed to you. Dental ID cards are not mailed. You may access your Dental ID card online at **metlife.com/mybenefits**.

Life Events

If you experience a qualifying life event during the plan year, such as marriage, birth, adoption, divorce, etc., you may be eligible to enroll for the first time or change your enrollment. You must request the change within 30 days of the event.

You can schedule an appointment with a customer service representative at **SodexoBenefitsCenter.com**.

Employees In Hawaii: Cancel Or Decline Coverage

If you wish to cancel or decline Sodexo health coverage, call the Sodexo Benefits Center at **855-668-5040** or go online at **SodexoBenefitsCenter.com** to make the change and obtain a Hawaii State Waiver Form. Return your completed form to the Sodexo Benefits Center.

If the form is not completed and received by the Sodexo Benefits Center by the date your benefits would normally begin, you will be automatically enrolled in the Kaiser Permanente HMO with employee only level of coverage, and you will be responsible for paying the cost of that coverage.

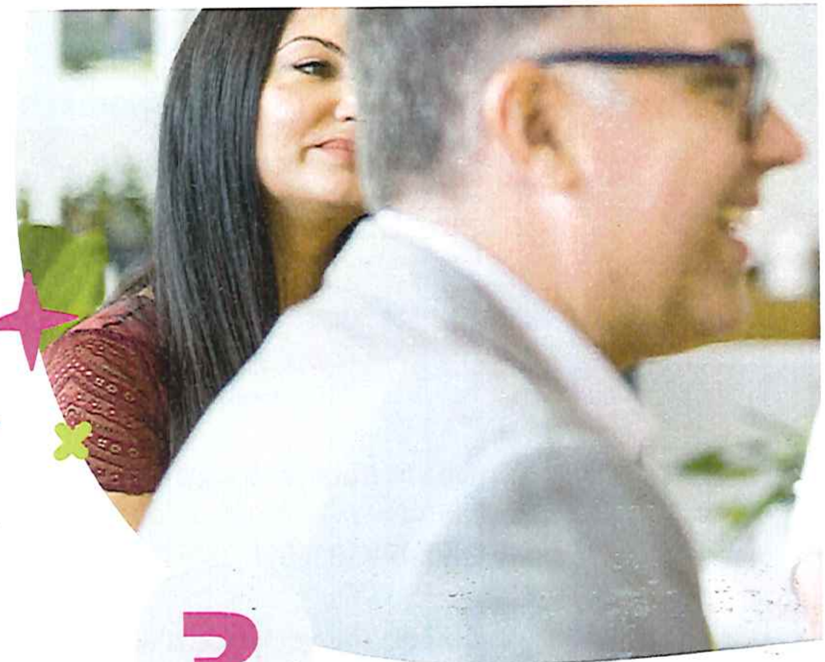
If you are automatically enrolled, you will not be able to cancel your coverage until the next Annual Enrollment unless you experience a qualifying event.

Questions?
Visit **SodexoBenefitsCenter.com** or call **855-668-5040**.

Resources

Helpful Tools To Use

Here are some of our favorites to help you enroll and then manage your benefits throughout the year.



1

Complex Questions And Support

When you have specific questions or issues, contact **Advocacy Services** at 866-888-3203, 8 a.m. – 7 p.m. ET, Monday through Friday. A HealthPro Consultant can help you understand the plans and how they work, explain benefits terms and resolve claim disputes.

2

Estimating Expenses

When you elect your health plan, the **Medical Expense Estimator** tool will ask questions about your medical and prescription drug usage and recommend a health plan for you based on this information. Find this tool on the Sodexo Benefits Center website.

3

HSA Modeling Tool

The **HSA Modeling Tool**, available on the Sodexo Benefits Center website, will help you learn more about HSAs and show you the value of your HSA in the future. Check it out as you're going through enrollment!

Very cool tool!

Find these tools and resources at **SodexoBenefitsCenter.com**.

4

Video Library

Watch short, helpful videos in the video library at **SodexoBenefitsCenter.com** to learn about your plan options and how to stay healthy.

5

Health Plan Comparison Charts[1]

See a side-by-side comparison of the health plans so you can choose which one is best for you. You can find these comparisons, as well as more detailed documentation like the Summary of Benefits and Coverage (SBC), at **SodexoBenefitsCenter.com**. You can also obtain a hard copy of the SBC by calling **855-668-5040**.

[1] This tool is only available if you have more than one medical plan option in your region.

6

Benefits App

Download the Alight Mobile app

Download our **Alight Mobile app** to your device so you can:

- Enroll in your benefits
- See your current coverage
- Search for doctors on the go
- View spending account balances
- And more!

More information can be found at **SodexoBenefitsCenter.com**.

7

Life And Disability Tools

Use the **Securian Life Insurance Estimator tool** to determine the coverage levels that make sense for your needs.

You'll find the Securian Life Insurance Estimator tool here for you and your spouse:

For hourly employees
Lifebenefits.com/sodexohourly

For salaried employees
Lifebenefits.com/sodexosalary

8

Common Medical Terms Explained

If you're not exactly sure what "copay," "coinsurance," "out-of-pocket maximum" or other medical insurance terms mean, refer to the Summary of Benefits and Coverage (SBC) for health plans located on **Sodexo LINK** and at **SodexoBenefitsCenter.com > Health & Insurance > Plan Information**. If you would like a hard copy of an SBC, you can call the Sodexo Benefits Center at **855-668-5040**.

9

General Support

View the Benefits Question & Answers PDF on **Sodexo LINK** and at **SodexoBenefitsCenter.com** to find answers to common questions.

Need More Information?

Summary Plan Descriptions (SPDs) are documents that describe your coverage and rights under the Sodexo Benefit plans. When you enroll in Sodexo-sponsored employee benefit plans, you affirmatively consent to have all plan documentation furnished to you electronically. You further agree and acknowledge that all Sodexo-sponsored plan documentation, including but not limited to a plan's SPD, Summary of Benefits and Coverage (SBC) and Legal Notices and Provisions, will be communicated online to you by posting notices, disclosures and other communication on **SodexoBenefitsCenter.com**.

To find Sodexo SPDs and SBCs for health plans, visit **SodexoBenefitsCenter.com > Health & Insurance**. You can also use the quick link on the homepage of **SodexoBenefitsCenter.com**.

You have the right to have any document online provided in paper form or request to receive certain documents via email. If you need assistance finding a document, want a document emailed to you or want to request a printed copy of an SPD, SBC or any other plan documentation, please call the Sodexo Benefits Center at **855-668-5040** (8 a.m. – 8 p.m.) ET, Monday – Friday.

sodexo

Your Benefits Mobile Apps

Sodexo Benefits Center

Sodexo Benefits Center
Search for "Alight Mobile"

Enroll in benefits, view plan information, Single-Sign-On to benefits websites.

Life Resources

Employee Assistance Program
Search for "eConnect Mobile App"

Find help with personal issues, health & wellness and family and financial topics. Create your unique log in for the website and app by using group code: sodexo

Health Plans and Flexible Spending Accounts

Aetna Health Plans
Search for "Aetna Health"

Access ID cards, prescription drug benefits, account balances and Personal Health Records, view claims, locate a provider or urgent care center.

Health Savings Account (HSA)
Search for "Inspira Mobile"

Check your HSA account balance, view account activity, review eligible expense items, pay providers and much more. Inspira's Eligible Expense Scanner makes it easy for you to scan an item barcode to determine if it's an eligible health care expense.

Carrum Health
(Surgery benefit for Aetna health plan participants)
Search for "Carrum Health"

Communicate with your dedicated care specialist, see surgeon profiles, and complete everything you need for your procedure in one easy to use app.

Hinge Health
(Virtual physical therapy program for Aetna health plan participants)
Search for "Hinge Health"

Access personalized therapy programs, connect 1-on-1 with dedicated physical therapists and health coaches and get real-time feedback.

Hawaii Health Plan
Search for "HMSA"

See a doctor/health care provider 24/7, 365 days a year and have prescriptions sent directly to the pharmacy.

Kaiser Permanente HMO
Search for "Kaiser Permanente"

Schedule appointments, view lab results, refill prescriptions and email doctors.

Triple-S Salud (Puerto Rico)
Search for "Triple-S Salud"

Access information about your plan, verify your coverage, reprint ID cards and find a doctor.

Health Care/Family Care Spending Accounts
Search for "Smart-Choice Mobile"

Submit claims while at the doctor's office, check balances, receive alerts, manage direct deposit accounts and more.

Dental, Vision & Supplemental Insurance Plans

Dental Coverage
Supplemental Insurance Plans
Search for "MetLife"

Dental Coverage: View ID cards and find a dentist
Supplemental Insurance Plans: View plan details and file claims

Vision Plan
Search for "EyeMed"

Obtain ID cards, search for in-network providers, set eye exam and contact lens reminders, download ID cards.

Life and Disability Insurance Plans

Life Insurance
Securian provides a mobile-optimized version of the LifeBenefits website at lifebenefits.com. An app is not available.

Disability Insurance
New York Life provides a mobile-optimized version of the New York Life website at www.mynylgbs.com. **An app is not available.**

Identity Theft Protection

Identity Theft Protection
Search for "Norton LifeLock"

Receive, review, and respond to alerts about threats to your identity. Also, file a claim if you think your identity has been stolen.

Voya 401(k) Retirement and Savings Plan

401(k) Retirement and Savings Plan
Search for "Voya Retire"

Access your retirement account, learning library, And webinars.

Employees covered by a Collective Bargaining Agreement (CBA) are eligible to participate if a provision of their CBA. Sodexo Confidential and Proprietary.
12/24