

A woman with dark hair, wearing a blue t-shirt with a "niagara" name tag, is drinking from a clear plastic bottle of Niagara Bottling water. The bottle has a blue label with the "niagara" logo and "NATURAL FLAVORED WATER" text. The background is a bright, sunny outdoor setting with blurred figures of people.

WELCOME TO NIAGARA BOTTLING!

ENROLL IN BENEFITS WITHIN 30 DAYS OF HIRE



LET'S GET STARTED

Read the important information below regarding benefits you're eligible for and how and when to enroll.

WELCOME TO THE FAMILY

We are thrilled that you have joined Niagara! On behalf of the entire Niagara team, we would like to extend a warm welcome to you and your family.

As the newest members of the Niagara family, we're pleased to invite you to participate in our comprehensive and flexible benefit programs centered around your health, wellness, income protection, and financial security. Your coverage begins the first of the month following 30 days of employment with Niagara.

You will find in this newsletter highlights and information about the benefit programs offered to you at Niagara. Please take the time to review the information carefully as you'll be making important benefit decisions very soon. Don't worry if you need more information to help you

in your decision making process, we have lots of tools to assist you and we'll be with you every step of the way!

You must enroll within 30 days of hire. Set a reminder on your calendar to enroll early in Workday.

Be sure to gather any dependent or beneficiary information or documentation needed (such as Social Security Numbers, dates of birth, birth certificates, and marriage certificates) before you begin the enrollment process.

Look for information on www.niagarabenefits.com.

**You must complete your enrollment in Workday within 30 days of your date of hire!
Your new elections will take effect on the 1st of the month following 30 days.**

WHAT YOU'RE ELIGIBLE FOR

Take a look below at the benefits you're eligible for. Continue reading this guide for more information regarding any of these benefits.



- WITH NIAGARA MATCH!
- | | | |
|--|------------------------------|--|
| ◆ Cigna Medical Plans | ◆ Health Savings Account | ◆ Lyra Mental Well-being Program |
| ◆ Prime Therapeutics Prescription Drug | ◆ Flexible Spending Accounts | ◆ WorkingAdvantage & Other Discounts |
| ◆ Delta Dental & VSP Vision | ◆ Pet Discounts | ◆ Progyny Enhanced Fertility Benefit |
| ◆ Life Insurance | ◆ Fidelity 401(k) | ◆ Adoption, Surrogacy, and Doula Reimbursement |
| ◆ Short/Long-term Disability | ◆ Accident Plan | ◆ LegalShield and Identity Theft |
| ◆ Critical Illness Plan | ◆ Tuition Assistance | ◆ Hydrate Your Health Wellness 2.0 |

MEDICAL PLANS



We are offering you 3 Cigna plans: Cigna HSA, Cigna PPO, and Cigna PPO High.

Cigna’s large provider network, OAP, makes it easy for Team Members to get quality in-network care. The same doctors and hospitals are in-network in all three medical plans. When you enroll in Medical, Team Members and covered dependents will receive an ID card from Cigna for medical and prescription drug coverage.

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In-Network Details	Cigna HSA <small>WITH HSA MATCH!</small>	Cigna PPO	Cigna PPO High
Deductible	\$1,750(I) / \$3,500(F)	\$2,500(I) / \$5,000(F)	\$1,500(I) / \$3,000(F)
Out-of-Pocket Maximum	\$5,000(I) / \$10,000(F)	\$5,000(I) / \$10,000(F)	\$4,000(I) / \$8,000(F)
Coinsurance	You pay 20% after deductible	You pay 20% after deductible	You pay 20% after deductible
Primary Care Visit	You pay 20% after deductible	First 3 visits \$0 copay, then \$30 per visit	First 3 visits \$0 copay, then \$30 per visit
Specialist Visit	You pay 20% after deductible	You pay a \$40 copay	You pay a \$40 copay
Teladoc Virtual Primary Care	1 Free Wellness Visit + 20% after deductible for non-preventive	1 Free Wellness Visit + 3 free scheduled visits, then \$30 copay	1 Free Wellness Visit + 3 free scheduled visits, then \$30 copay
Urgent Care	You pay 20% after deductible	You pay a \$40 copay	You pay a \$40 copay
Teladoc Urgent Care	You pay a \$30 copay	You pay a \$30 copay	You pay a \$30 copay
Emergency Room	You pay 20% after deductible	You pay a \$150 copay, + 20% of services	You pay a \$150 copay, + 20% of services
Prescription Drug Copays (Retail/Mail Order)	All after deductible: Generic: \$15/\$30 Brand: \$30/\$60 Non-Pref. Brand: \$60/\$120	All after \$200(I)/\$600(F) deductible: Generic: \$10/\$20 Brand: \$35/\$70 Non-Pref. Brand: \$60/\$120	No deductible applies: Generic: \$5/\$10 Brand: \$25/\$50 Non-Pref. Brand: \$60/\$120

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HSA Match

You will earn \$0.50 on every \$1 you set aside to a maximum Niagara Match of \$500 Individual and \$1,000 Family.

3

Mental Well-being w/ Lyra

Niagara supports you and your family’s mental well-being with Lyra. Access up to 12 free counseling sessions per household member.

PRIME THERAPEUTICS PRESCRIPTION DRUG



Using your Prescription Drug Benefit

Your pharmacy benefit is included on the back of your Cigna ID card.

Just present your Cigna ID card along with your medication prescription to any of the 35,000+ retail pharmacies in Prime Therapeutics' network every time you fill your prescription.

Coverage for your 90-day supply of prescription drugs is available at all pharmacies except Walgreens. You can also receive these prescriptions through the Mail Order program.

\$0 Copay Maintenance Medications

Niagara covers the full cost of generic maintenance medications for treatment of diabetes, asthma, hypertension, tobacco cessation, and so many others. Scan the QR code to learn more:



ADDITIONAL BENEFITS



Teladoc

You are eligible for Teladoc when you enroll in a Cigna Medical Plan. Teladoc gives you access to licensed doctors via phone or video consultation, 24/7/365, in all 50 states for urgent care needs.

Virtual Primary Care is available for you to choose your Primary Care Provider (PCP) virtually through Teladoc. Choose a board-certified PCP who's right for you, and they'll guide you the rest of the way!



[Register for Teladoc!](#)



Progyny Enhanced Fertility Benefits

Progyny combines cutting-edge science with the largest high-quality network of fertility specialists in the nation to empower you to achieve your dream of parenthood. Available to medical plan enrollees only.

[Includes 4 Smart Cycles™](#)



Other Family Building Benefits

Adoption and Surrogacy reimbursements, up to \$10,000 per lifetime, are available to all Team Members with 1+ years of service. For those enrolled in a medical plan, a Doula reimbursement is also available per pregnancy.

HEALTH SAVINGS AND FLEXIBLE SPENDING ACCOUNTS

Health Savings Account (HSA)

A Health Savings Account or HSA is a tax-advantaged account that allows you to set aside money that you can save or spend. Qualified expenses include medical, prescription drug, dental and vision expenses. You can even use it after retirement to pay for your supplemental Medicare plan premiums. Here's a few more highlights:

- ◆ You will receive a Fidelity Debit Card to pay for eligible expenses with ease.
- ◆ You can change your contributions at any time – increase or decrease throughout the year.
- ◆ HSA is yours to keep through retirement and beyond. Don't forget, unused funds roll over each year!

Remember! The HSA is only available to Team Members (TMs) who enroll in the Cigna HSA medical plan.

Flexible Spending Accounts (FSAs)

Niagara offers three different Flexible Spending Accounts to help you pay for out-of-pocket health care and dependent care expenses and lower your taxable income:

- ◆ **Traditional Health Care FSA:** used for medical, Rx, dental, and vision expenses such as deductibles, copays and prescriptions.
- ◆ **Limited Purpose FSA:** used for dental and vision expenses only.
- ◆ **Dependent Care FSA:** used for day care, after-school programs for children up to age 13, and qualified elder care expenses.

You will receive a Fidelity debit card to pay for eligible expenses with your Traditional and/or Limited Purpose Flexible Spending Account(s).

HSA LIMITS AND MAXIMUMS

2025

IRS Contribution Limit: Individual: \$4,300 | Family: \$8,550
Max Niagara Match: Individual: \$500 | Family: \$1,000

Your Contribution Limit*: Individual: \$3,800 | Family: \$7,550
*Determined by IRS Contribution Limit - Max Niagara Match

FSA LIMITS AND MAXIMUMS

TRADITIONAL HEALTH CARE FSA

2025 Annual Limit: \$3,300
Eligible Team Members: TMs enrolled in the Cigna PPO, Cigna PPO High, or a Medical Opt-Out.

LIMITED PURPOSE FSA

2025 Annual Limit: \$3,300
Eligible Team Members: TMs enrolled in the Cigna HSA

DEPENDENT CARE FSA

2025 Annual Limit: \$5,000
Eligible Team Members: All TMs

DENTAL AND VISION PLANS

Niagara offers two dental plans from Delta Dental and two vision plans from VSP.



DENTAL PLANS

The national network of Delta Dental Preferred and Premier Networks protect more smiles than any other provider.

	Delta PPO High	Delta PPO Low
Deductible	\$50 / \$150	\$50 / \$150
Calendar Year Benefits Max	\$3,000/person	\$1,750/person
Cleanings/Year	3	3
Orthodontia Services	50% up to \$2,000/ person Includes adults and children	50% up to \$1,000/ person Includes children to age 26



VISION PLANS

VSP is one of the nation's leading vision providers, with more than 40,000 in-network providers and more than 88 million members worldwide.

	VSP High	VSP Low
Exam	\$0 copay	\$15 copay
Frame Allowance	Covered up to \$250	Covered up to \$130
Primary Eye Care	\$10 copay	\$10 copay
Contact Lenses	\$200 allowance	\$125 allowance
SunCare	Covered up to \$250	Covered up to \$130

LIFE INSURANCE AND DISABILITY PLANS

Basic Life and AD&D

- ◆ Niagara pays for your Basic Life and AD&D coverage.

Supplemental Life and AD&D

- ◆ You can elect coverage starting at \$10,000 up to 6x your base pay to a maximum of lesser of 3x your salary OR \$300,000 without Evidence of Insurability (EOI).

Dependent Life and AD&D

- ◆ Elect up to 50% of Team Member coverage in increments of \$10,000 up to a maximum of \$250,000 for your spouse and up to \$10,000 per child.

Long-Term Disability

- ◆ You can elect coverage at 50% or 60% of your monthly pre-disability base pay up to a maximum benefit of \$15,000 per month.

RETIREMENT PLAN

Retirement Plan

- ◆ Niagara matches your contributions 33% up to 6% each pay period.
- ◆ You are 100% vested in Niagara Match when you reach 1 or more years of service.
- ◆ To change your contribution elections, login to www.401k.com.

DON'T FORGET!

You must complete your enrollment in Workday within 30 days of your date of hire!
Your new elections will take effect on the 1st of the month following 30 days.

VOLUNTARY BENEFITS



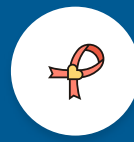
Pet Discount Plans

Members save 25% on all veterinarian services provided by any one of Pet Assure's thousands of participating providers. Pet Assure is not insurance and most pets are eligible, regardless of type, age, breed, or health condition.



LegalShield & Identity Theft

LegalShield offers Legal and Identity Theft voluntary benefits including unlimited legal advice, letters, will preparation, living will, health care directive, traffic issues, trial defense, IRS audit services, 24/7 emergency access, and more.



Accident Insurance

Unum Accident Insurance helps you protect against the financial burden that accident-related costs can create. Accident complements other benefits, including traditional healthcare insurance. Coverage available for you and eligible family members.



Critical Illness Insurance

Chubb Critical illness coverage helps bring peace of mind through financial protection if you are diagnosed with a critical illness, such as cancer, or suffer a heart attack, stroke, or other life-threatening condition. Coverage available for you and eligible family members.

Wellness Program

The Hydrate Your Health 2.0 wellness program focuses on your Total Wellbeing – providing resources and rewards when you engage in supporting your physical and mental wellbeing, nutrition, illness prevention & management, physical activity, and stress management.

For your first year at Niagara, you may voluntarily choose to participate in our wellness challenges and other wellness programs through Sharecare, our partner in health and wellness. After your benefit effective date, you will have access to this web and app-based program, where you can track your healthy habits and so much more!

For Team Members enrolled in a Niagara medical plan, your voluntary participation can earn Wal-Mart Rewards! You can earn up to \$100 by completing various activities.*

Please note that spouses/domestic partners are not eligible to receive rewards through the Wellness Program.

*Wal-Mart Rewards will be taxable income to you within 1-2 pay periods of redemption.



Rewards activities include:

- Completing the RealAge Test, a confidential, personal health questionnaire
- Building a relationship with your personal physician. We will reward you for completing wellness exams at your in-network physician's office, completing preventive lab tests, and various other activities.
- Participating in company-wide Wellness Challenges
- And so much more!

Learn more at
www.niagarabenefits.com/FT/wellness.php
or scan the QR code to the right.

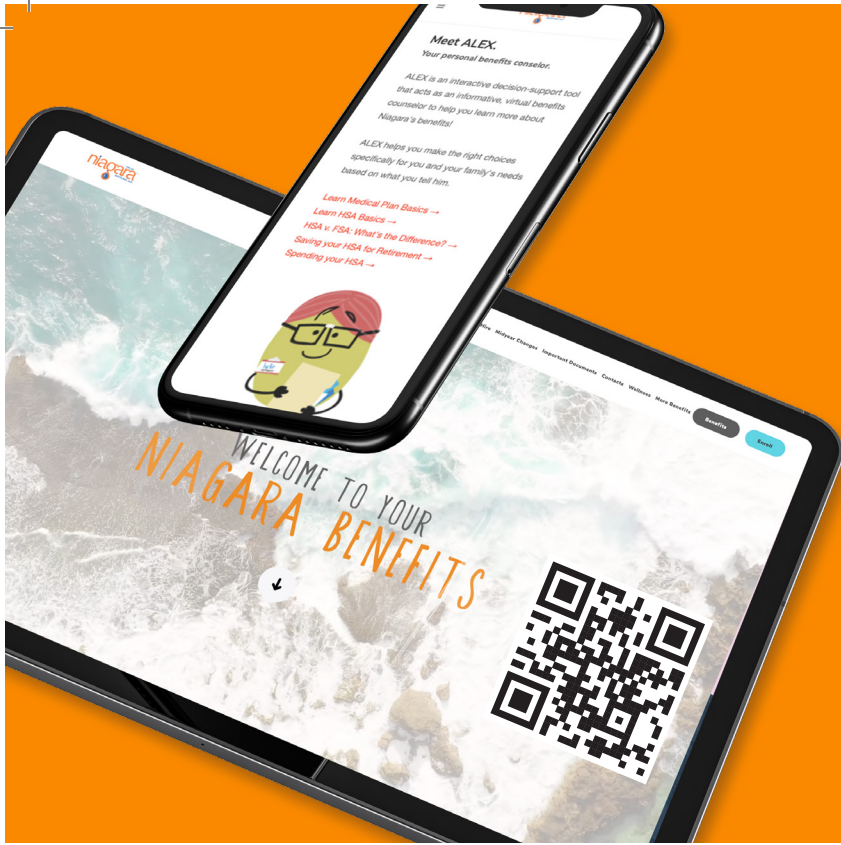


Mandatory compliance notices can be found at www.niagarabenefits.com. A Summary of Benefits and Coverage (SBC) has been designed to assist you with better understanding and comparing coverage options. The SBC is available on www.niagarabenefits.com. A free paper copy is also available by calling 909-230-5000.

Niagara Bottling permits Insurers to offer Team Members certain voluntary insurance programs. Whether you choose to enroll in any of these programs is completely optional and voluntary. Team Members pay the full cost of premiums on an after-tax basis. Niagara Bottling does not sponsor, maintain, endorse, recommend, or promote these voluntary programs. Voluntary insurance programs are not subject to ERISA and related regulations. All questions or claims regarding these programs should be directed to the insurer.

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

Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by a different means. Contact 855-906-3754. We will work with you (and, if you wish, with your doctor) to develop another way to qualify for the reward. © 2024 Piper Jordan



BENEFITS WEBSITE

Your benefit information is at your fingertips 24/7/365.

Our Benefits website is a great source of information as you start planning your benefits and when you have questions in the future.

To get started, visit www.niagarabenefits.com and select “I am Full-time”.

All of the information you need to make great benefit decisions can be found on the website, as well as our carrier contact list, payroll contribution information, plan designs, SBCs, and so much more!

Share with other decision-makers!

The site is designed to be open access for you and all decision makers so you can make the choices that work best for you and your family.

2025 PER PAY PERIOD DEDUCTIONS

Paid semi-monthly (24x a year)

	2025	Team Member Only	Team Member + Spouse	Team Member + Child(ren)	Team Member + Family
Medical Plans	Cigna HSA	\$36.00	\$144.00	\$70.00	\$180.00
	Cigna PPO	\$74.00	\$201.00	\$138.00	\$258.00
	Cigna PPO High	\$102.00	\$254.00	\$191.00	\$330.00
Dental Plans	Delta PPO Low	\$5.00	\$12.00	\$14.00	\$21.00
	Delta PPO High	\$15.00	\$30.00	\$34.00	\$51.00
Vision Plans	VSP Low	\$2.76	\$5.50	\$5.89	\$9.40
	VSP High	\$4.57	\$9.15	\$9.83	\$15.63



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Claims Advocacy

Advocates are ready to assist when you need a helping hand with things like claims, finding an in-network provider, and more. Available by phone, text, or email.

855-906-3754
6AM - 5PM PT
or email niagara@piperjordan.com



Mental Well-being

Lyra provides you and your family with support to help you manage everyday challenges and other issues. **Comes with 12 counseling sessions per household member!**

877-782-4724
niagara.lyrahealth.com



Talk to ALEX

Scan the QR code below to talk to ALEX today.



www.myalex.com/niagarabottling