

WELCOME TO YOUR NIAGARA BENEFITS!



2026 NEW HIRE BENEFITS

NOTE: You must enroll in benefits within 30 days of hire.

WELCOME TO THE FAMILY!

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

Caring for our team is a top priority, and we're pleased to invite you to participate in our comprehensive and flexible benefit programs. These programs are designed to support your health, wellness, and financial security.

In this newsletter, you will find highlights and information about the benefit programs offered to you at Niagara. Please take 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 every step of the way!

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

Visit www.niagarabenefits.org for more information.



Who Is Eligible?

Regular, full-time active Team Members working 30+ hours per week and eligible dependents can enroll in coverage, which will begin on the first of the month following 30 days of employment with Niagara.

You must **enroll within 30 days of hire in Workday**. Set a calendar reminder to enroll early. Your new elections will take effect on the 1st of the month following 30 days of employment.

Explore Your Options

Read through this newsletter to explore the benefits available to you, including:

- Cigna Medical Plans
- Prime Therapeutics Prescription Drug Program
- Teladoc Virtual Care
- Delta Dental
- VSP Vision
- Fidelity Health Savings Account (With Niagara Match)
- Fidelity Flexible Spending Accounts
- Hydrate Your Health Wellness Program
- Progyny Enhanced Fertility Benefit
- Progyny Adoption, Surrogacy, and Doula Reimbursement
- Unum Life and AD&D Insurance
- Unum Short-Term and Long-Term Disability
- Unum Accident Insurance
- Chubb Critical Illness Insurance
- Fidelity 401(k) (With Niagara Match)
- Legal Shield and Identity Theft
- Pet Assure Discount Plan
- Lyra Mental Wellbeing
- Tuition Assistance
- Working Advantage and Other Discounts

Looking for Details?

Visit www.niagarabenefits.org for more information.

MEDICAL PLANS

Cigna | (800) 244-6224 | mycigna.com

We offer you the choice of three Cigna medical plans: Cigna HSA, Cigna PPO, and Cigna PPO High. Cigna's large provider network, Open Access Plus (OAP), makes it easy for Team Members to get quality in-network care, regardless of which plan you choose. Medical plan enrollees will receive an ID card from Cigna for medical and prescription drug coverage.

In-Network Plan Features*	Cigna HSA	Cigna PPO	Cigna PPO High
Annual Deductible Individual/Family	\$1,750 / \$3,500**	\$2,500 / \$5,000	\$1,500 / \$3,000
Annual Out-of-Pocket Maximum Individual/Family	\$5,000 / \$10,000***	\$5,000 / \$10,000***	\$4,000 / \$8,000***
Niagara Annual HSA Match Individual/Family	50% of Team Member contribution, up to \$500 / \$1,000	N/A	N/A
	You pay:	You pay:	You pay:
Preventive Care	\$0	\$0	\$0
Teladoc Virtual Primary Care	1 free Wellness Visit 3 free scheduled visits Then, 20% after deductible	1 free Wellness Visit 3 free scheduled visits Then, \$30 copay	1 free Wellness Visit 3 free scheduled visits Then, \$30 copay
Primary Care	20% after deductible	First 3 visits \$0, then \$30 copay	First 3 visits \$0, then \$30 copay
Specialist	20% after deductible	\$40 copay	\$40 copay
Urgent Care	20% after deductible	\$40 copay	\$40 copay
Teladoc 24/7 Urgent Care	\$30 copay	\$30 copay	\$30 copay
Emergency Room	20% after deductible	\$150 copay + 20% of services	\$150 copay + 20% of services
Prescription Drugs			
Pharmacy Deductible Individual/Family	\$1,750 / \$3,500**	\$200 / \$600	None
Prescription Drug Copays****: Retail (up to a 30-day supply) / Mail Order (up to a 90-day supply)			
Preventive	\$0 / \$0	\$0 / \$0	\$0 / \$0
Generic	\$15 / \$30 after deductible	\$10 / \$20 after deductible	\$5 / \$10
Preferred Brand	\$30 / \$60 after deductible	\$35 / \$70 after deductible	\$25 / \$50
Non-Preferred Brand	\$60 / \$120 after deductible	\$60 / \$120 after deductible	\$60 / \$120

*Out-of-network coverage is available. Review the Important Documents page at www.niagarabenefits.org.

**The Cigna HSA Plan has a true family deductible. If you enroll yourself + 1 or more family members, you are all working toward the family deductible. You are not capped at the individual deductible. In the Cigna PPO and Cigna PPO High plans, each member is capped at the Individual deductible.

***Each family member is capped at the Individual Out-of-Pocket Maximum limit in all three plan options.

****50% coinsurance applies to GLP-1 prescription drugs when prescribed for weight loss.

HSA Match

Niagara contributes \$0.50 on every \$1 that you invest in your Health Savings Account (HSA), up to \$500 for Individual and \$1,000 for Family coverage. That money can be used to pay for care now or in the future, even into retirement!

Mental Wellbeing

Lyra | (877) 782-4724 | niagara.lyrahealth.com

Niagara supports your mental wellbeing with Lyra. Starting on your hire date, you and your family have access to 12 free counseling sessions per household member per year.

PRESCRIPTION DRUG PROGRAM

Prime Therapeutics | Retail: (855) 371-9782

primetherapeutics.com

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

How to Fill Your Prescription

1. For a 30-day prescription or refill, present your Cigna ID card and prescription at any pharmacy in the Prime Therapeutics network.
2. For a 90-day supply, visit any network pharmacy *except Walgreens*, or use the Mail Order program to have your 90-day prescriptions delivered to you.

\$0 Maintenance Medications

Niagara covers the full cost of generic maintenance medications for treatment of diabetes, asthma, hypertension, tobacco cessation, and more.

Scan the QR code to learn more about your pharmacy benefits.



ADDITIONAL BENEFITS

Virtual Care

Teladoc | (855) 835-2362

teladochealth.com

When you choose a Cigna medical plan, you are automatically eligible for these services offered by Teladoc.

1. **Virtual Primary Care (VPCP):** Provides access to board-certified Primary Care Physicians (PCPs) via phone or video consultations. They can provide Annual Wellness Visits and help manage your chronic conditions, including scheduling labs or MRIs.
2. **Virtual 24/7 Urgent Care:** Provides access to licensed doctors via phone or video consultation 24/7/365, in all 50 states, for conditions like bronchitis, sinus infections, allergies, UTIs, and more.
3. **Chronic Care Complete (TCCC):** Provides expanded support for members diagnosed with diabetes, pre-diabetes, or hypertension; and includes free monitoring tools, coaching, and other support to manage your condition.

Family Building Benefits

Progyny | (888) 597-5065

member.progyny.com

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. This benefit is available to medical plan enrollees only, and includes up to four Smart Cycles.

Additional Family Building Benefits

Adoption and surrogacy reimbursements, up to \$10,000 per lifetime, are available to all Team Members with one or more years of service. A \$5,000 doula reimbursement is also available per pregnancy.



DENTAL PLANS

Delta Dental | (800) 422-4234
deltadentalins.com



In-Network Plan Features*	PPO Low	PPO High
Annual Deductible Individual/ Family	\$50 / \$150	\$50 / \$150
Annual Benefits Maximum	\$1,750 per person	\$3,000 per person
Orthodontia Lifetime Maximum	\$1,000 per person (Children to age 26)	\$2,000 per person (Adults and children)

VISION PLANS

VSP | (800) 877-7195
vsp.com



In-Network Plan Features*	VSP Low	VSP High
Annual Eye Exam	\$15 copay	\$0 copay
Frame Allowance	\$130	\$250
Frame Replacement Frequency	Every 24 months	Every 12 months

*Out-of-network coverage is available. Review the Important Documents page at www.niagarabenefits.org.

HEALTH SAVINGS ACCOUNT (HSA)

Fidelity | (866) 402-7610 | 401k.com

An HSA is a tax-advantaged account that allows Cigna HSA medical plan enrollees to set aside money that can be used for qualified expenses, including medical, prescription drug, dental, and vision expenses. You can even set aside pre-tax dollars for COBRA premiums, or post retirement Medicare premiums.

HSA Limits and Maximums	Maximum Niagara Match (Within IRS Contribution Limit)	2026 Annual IRS Contribution Limit	Team Member Contribution Limit (IRS Limit Minus Niagara Match)
Individual	Up to \$500	\$4,400	\$3,900
Family	Up to \$1,000	\$8,750	\$7,750

FLEXIBLE SPENDING ACCOUNTS (FSAs)

Fidelity | (866) 402-7610 | 401k.com

Niagara offers three FSAs to help you pay for eligible health care and dependent care expenses with pre-tax dollars. You are eligible for these tax-advantaged accounts based on your medical plan enrollment.

Health Care FSA

2026 Annual Limit: \$3,400

Eligible Team Members:

Those enrolled in Cigna PPO, Cigna PPO High, Medical Opt-Out

Can be used for:

Medical, Rx, dental, and vision expenses such as deductibles, copays, and prescriptions.

Limited Purpose FSA

2026 Annual Limit: \$3,400

Eligible Team Members:

Those enrolled in Cigna HSA only.

Can be used for:

Dental and vision expenses only.

Dependent Care FSA

2026 Annual Limit: \$7,500

(\$3,750 if married and filing separately)

Eligible Team Members:

All Team Members.

Can be used for:

Day care, after-school programs for children up to age 13, and qualified elder care expenses.

NOTE: You will receive a Fidelity debit card to pay for eligible expenses from your HSA, Health Care FSA, or Limited Purpose FSA.

LIFE, AD&D, AND DISABILITY

Unum | (866) 679-3054 | unum.com

Basic Life and AD&D

Niagara pays for \$25,000 of Basic Life and AD&D coverage, at no cost to you.

Supplemental Life and AD&D

You can elect additional coverage in \$10,000 increments, up to six times your base pay. You may choose up to the lesser of three times your salary or \$300,000 without providing Evidence of Insurability (EOI).

Dependent Life and AD&D

Elect up to 50% of Team Member coverage in increments of \$5,000, to a maximum of \$250,000 for your spouse and \$10,000 per child.

Short-Term Disability (STD)

For Team Members residing in the U.S.*, the STD plan provides 60% of your weekly salary, to a maximum of \$1,500 per week, for up to 90 days of a disability. Active, full-time Team Members are automatically covered under the STD plan at no additional cost.

Long-Term Disability (LTD)

You can elect coverage at 50% or 60% of your monthly base pay, up to a maximum benefit of \$15,000 per month, starting on your 91st day of disability.

**Team Members who are eligible for state-mandated disability benefits (CA, NY, NJ, RI, HI, and PR) are exempt from this coverage and will be covered under those state plans for STD.*



RETIREMENT PLAN

Fidelity | (800) 835-5097 | 401k.com

The Niagara retirement plan gives you access to a wide range of investment options. When you contribute to the plan, Niagara matches both **Pre-tax** and **Roth** contributions.

You may enroll in the 401(k) plan, designate beneficiaries, and allocate your asset distribution at any time. You do not need to wait for Open Enrollment to make contribution changes.

- **Company Match:** Niagara contributes \$0.33 for every dollar you invest, up to 6% of your gross compensation.
- **Payroll Deductions:** Your contributions are deposited directly into your account through payroll deductions.
- **401(k) True-Up:** At the end of each year, Niagara reviews your contributions to ensure you receive the full company match you're eligible for—regardless of how your contributions were distributed throughout the year.

Your contributions are always immediately vested. This means the dollars you contribute to the Plan are 100% yours to take with you when you leave or retire from Niagara. Your Niagara Match contributions are vested after one year of employment with Niagara. This means if you leave Niagara before you have completed one year of employment, you cannot keep your Niagara Match. However, on or after your first anniversary, all past and future Niagara Match contributions are yours to keep.

DON'T FORGET!

Enroll directly through Fidelity at 401k.com. 401(k) benefits are effective the first of the month, following 30 days of employment.



VOLUNTARY BENEFITS

Legal & Identity Theft

Legal Shield | (714) 904-6501
shieldbenefits.com/niagara

Get attorney access and identity protection with three options: Pre-Paid Legal (preventive legal advice, motor vehicle issues, trial defense, IRS audit help), Identity Theft Shield (credit reporting, continuous monitoring, restoration), or a bundle that includes both. You can enroll through Workday anytime throughout the year.

Accident Insurance

Unum | (800) 635-5597 | unum.com

Unum Accident Insurance helps protect you against financial burden in the event of an accident, and complements traditional healthcare insurance. Coverage available for you and eligible family members.

Tuition Assistance

Eligible Team Members who have been employed by Niagara for at least one year can receive financial assistance to aid their pursuit of higher education.

Critical Illness Insurance

Chubb | (833) 542-2013
esis-spherical.force.com

Chubb Critical Illness coverage provides financial protection in the form of a lump sum payment if you are diagnosed with a critical illness. Coverage is available for you and eligible family members.

Pet Discount Plans

Pet Assure | (888) 789-7387 | petassure.com

Members save 25% on all veterinarian services provided by any 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.

Discount Programs

Team Members are eligible for a number of discount programs that allow you to save money on everyday expenses, entertainment, wellness, and more!

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, 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. Soon, 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.*

Note: Spouses/domestic partners are not eligible to receive rewards through the Wellness Program.

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

Rewards activities include:

- Building a relationship with your personal physician.
- Completing preventive care visits and screenings.
- Participating in company-wide Wellness Challenges.
- And so much more!




Learn more at
[www.niagarabenefits.org/
wellness-program](http://www.niagarabenefits.org/wellness-program)

2026 PER PAY PERIOD CONTRIBUTIONS

Coverage	Plan	Team Member Only	Team Member + Spouse	Team Member + Child(ren)	Team Member + Family
Medical	Cigna HSA	\$38.00	\$152.00	\$74.00	\$190.00
	Cigna PPO	\$86.00	\$228.00	\$161.00	\$298.00
	Cigna PPO High	\$137.00	\$309.00	\$226.00	\$390.00
Dental	Delta PPO Low	\$5.00	\$12.00	\$14.00	\$21.00
	Delta PPO High	\$15.00	\$30.00	\$34.00	\$51.00
Vision	VSP Low	\$2.38	\$4.74	\$5.08	\$8.11
	VSP High	\$3.94	\$7.89	\$8.48	\$13.48

Want More Information?
 Visit www.niagarabenefits.org for plan details.

Important Legal Notices
 Required legal notices can be reviewed, anytime online at www.niagarabenefits.org/important-documents or by scanning the QR code.



HELPFUL RESOURCES

If you need more information to support your decision-making process, we have tools to assist you!

ASK ALEX	BENEFITS WEBSITE	CLAIMS ADVOCACY
<p>ALEX is a personalized and easy-to-use online tool that can help make sure you're choosing the best plans for your unique needs in 2026. Scan the QR code below to spend a few minutes with ALEX.</p> 	<p>Niagara's benefits website is your resource for enrollment, plan details, rates, and wellness. Get the information you need year-round at www.niagarabenefits.org</p> 	<p>Need help navigating your health plan or finding a provider? Advocates are here to assist with a provider search, health plan questions, or billing and claims support.</p> <p>Call (800) 489-1390 or email benefitsupport@alliant.com</p> <p>Available Monday through Friday, 5 am to 5 pm PST.</p>

Mandatory compliance notices can be found at www.niagarabenefits.org. 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.org. A free paper copy is also available by calling (909) 230-5000.

Niagara Bottling permits insurers to offer Team Members certain voluntary insurance programs. Enrollment in any of these programs is completely optional and voluntary. Team Members are not required to enroll in any voluntary insurance programs offered by Niagara Bottling. Team Members who enroll in any of these voluntary programs should understand that these voluntary insurance programs are not subject to ERISA and related regulations. All questions or claims regarding these programs should be directed to the insurer.

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 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 Team Members. 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 (800) 489-1390. We will work with you (and, if you wish, with your doctor) to develop another way to qualify for the reward.