

WELCOME TO YOUR NIAGARA BENEFITS!

PART-TIME, SEASONAL, & INTERNS



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/part-time-seasonal-intern-benefits for more information.



Who Is Eligible?

If you were hired as an Intern, Seasonal, or Part-Time Team Member working less than 30 hours per week, you and your eligible dependents can enroll in coverage, which will begin 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 HSA Medical
- Prime Therapeutics Prescription Drug Program
- Teladoc Virtual Care
- Delta Dental
- VSP Vision
- Fidelity Health Savings Account (With Niagara Match)
- Hydrate Your Health Wellness Program
- Progyny Enhanced Fertility Benefit
- Progyny Doula Reimbursement
- Fidelity 401(k) (With Niagara Match)
- Legal Shield and Identity Theft
- Pet Assure Discount Plan
- Lyra Mental Wellbeing
- Working Advantage and Other Discounts

NOTE: If you convert to a regular, full-time Team Member, you may be eligible for additional benefit plans the first of the month following your job change.

Looking for Details?

Visit www.niagarabenefits.org/part-time-seasonal-intern-benefits for more information.

MEDICAL PLAN

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

You are eligible to enroll in the Cigna HSA medical plan with our Niagara HSA match. Cigna's large provider network, Open Access Plus (OAP), makes it easy for Team Members to get quality in-network care. Medical plan enrollees will receive an ID card from Cigna for medical and prescription drug coverage.

In-Network Plan Features*	Cigna HSA
Annual Deductible Individual/Family	\$1,750 / \$3,500**
Annual Out-of-Pocket Maximum Individual/Family	\$5,000 / \$10,000***
Niagara Annual HSA Match Individual/Family	50% of Team Member contribution, up to \$500 / \$1,000
You pay:	
Preventive Care	\$0
Teladoc Virtual Primary Care	1 free Wellness Visit + 3 free scheduled visits. Then, \$30 copay
Primary Care	20% after deductible
Specialist	20% after deductible
Urgent Care	20% after deductible
Teladoc 24/7 Urgent Care	\$30 copay
Emergency Room	20% after deductible
Prescription Drugs	
Pharmacy Deductible Individual/Family	\$1,750 / \$3,500**
Prescription Drug Copays****: Retail (up to a 30-day supply) / Mail Order (up to a 90-day supply)	
Preventive	\$0 / \$0
Generic	\$15 / \$30 after deductible
Preferred Brand	\$30 / \$60 after deductible
Non-Preferred Brand	\$60 / \$120 after deductible

*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.

***Each family member is capped at the Individual Out-of-Pocket Maximum limit.

****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. These funds 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.

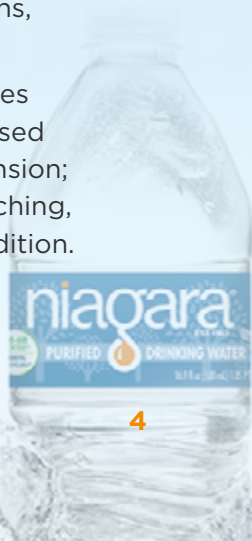
1. **Virtual Primary Care (VPCP):** Provides access to board-certified Primary Care Physicians (PCPs) via phone or video consultations. They can provide Annual Wellness Visits and help manage your chronic conditions, including scheduling labs or MRIs.
2. **Virtual 24/7 Urgent Care:** Provides access 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 | (855) 369-3336
member.progyny.com

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.

A \$5,000 doula reimbursement is also available per pregnancy, when enrolled in a Niagara medical plan.



DENTAL PLAN

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



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

VISION PLAN

VSP | (800) 877-7195
vsp.com



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

Reminder: Take into consideration any year-to-date HSA contributions when making your elections.

RETIREMENT PLAN

Fidelity | (800) 835-5097 | [401k.com](https://www.fidelity.com/401k)

Once you have worked 1,000 hours at Niagara, you will be eligible for the Niagara retirement plan that gives you access to a wide range of investment options. When you contribute to the plan, Niagara matches both **Pre-tax** and **Roth** contributions.

After you have worked 1,000 hours at Niagara in a 12-month period, you can 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.

DON'T FORGET!

Enroll directly through Fidelity at [401k.com](https://www.fidelity.com/401k). You're eligible for 401(k) benefits once you have worked 1,000 hours at Niagara in a 12-month period.



Reminder: Take into consideration your year-to-date contributions when making your 401(k) elections.

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.



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.

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!

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.



You can enroll in these benefits through Workday anytime throughout the year.



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](https://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
Dental	Delta PPO Low	\$5.00	\$12.00	\$14.00	\$21.00
Vision	VSP Low	\$2.38	\$4.74	\$5.08	\$8.11

Want More Information?

Visit [niagarabenefits.org/part-time-seasonal-intern-benefits](https://www.niagarabenefits.org/part-time-seasonal-intern-benefits) 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!

BENEFITS WEBSITE	CLAIMS ADVOCACY
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/part-time-seasonal-intern-benefits 	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. Call (800) 489-1390 or email benefitsupport@alliant.com Available Monday through Friday, 5 am to 5 pm PST.

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.