



WELCOME TO NIAGARA BOTTLING!

ENROLL IN BENEFITS WITHIN 30 DAYS OF HIRE

BENEFITS FOR PART-TIME,
SEASONAL & INTERNS





niagara[®]

EST. 1963

PURIFIED

DRINKING WATER

16.9 fl. oz. (500 mL) (1.67 L)



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

You're eligible for the benefits outlined in this newsletter if you were hired as an Intern, a Seasonal team member, or a Part-time team member working less than 30 hours per week.

If you convert to Regular, Full-time status, you may be eligible for additional benefit plans first of the month following your job change.



- ◆ Cigna HSA Medical
- ◆ Prime Therapeutics Prescription Drug
- ◆ Delta Dental
- ◆ VSP Vision
- ◆ Health Savings Account WITH NIAGARA MATCH!
- ◆ Progyny Enhanced Fertility Benefit
- ◆ Daycare Discount
- ◆ Pet Discounts
- ◆ Fidelity 401(k)
- ◆ Lyra Mental Well-being Program
- ◆ WorkingAdvantage & Other Discounts
- ◆ Hydrate Your Health Wellness 2.0
- ◆ LegalShield and Identity Theft

MEDICAL PLANS



Cigna's large provider network, the OAP, makes it easy for Team Members to get quality, in-network care. When you enroll in Medical, Team Members will receive an ID card from Cigna for medical and prescription drug coverage.

When you enroll in the Cigna HSA plan, you are responsible for the full cost of services until you reach the deductible. When you cover just yourself, the \$1,750 deductible applies. When you cover yourself plus 1 or more family members, the \$3,500 deductible applies.

1

CIGNA HSA WITH HSA MATCH! In-Network Details

Deductible	\$1,750(I) / \$3,500(F)
Out-of-Pocket Maximum	\$5,000(I) / \$10,000(F)
Coinsurance	You pay 20% after deductible
Primary Care Visit	You pay 20% after deductible
Specialist Visit	You pay 20% after deductible
Teladoc Virtual Primary Care	1 Free Wellness Visit + 3 free scheduled visits, then \$30 copay
Urgent Care	You pay 20% after deductible
Teladoc Urgent Care	You pay a \$30 copay
Emergency Room	You pay 20% after deductible
Prescription Drug Copays (Retail/Mail Order)	<i>All after deductible:</i> Generic: \$15/\$30 Brand: \$30/\$60 Non-Pref. Brand: \$60/\$120

2

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

ADDITIONAL BENEFITS



Register for Teladoc!



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:



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!



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 ACCOUNT

Health Savings Account (HSA)

A Health Savings Account or HSA is a tax-advantaged account that allows you to save money that you can then use to pay for qualified 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!
- ◆ You will earn \$0.50 on every \$1 you set aside to a maximum Niagara Match of \$500 individual / \$1,000 family.

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

HSA LIMITS AND MAXIMUMS

2025

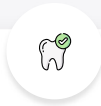
IRS Contribution Limit: Individual: \$4,300 | Family: \$8,550
Max Niagara Match: Individual: \$500 | Family: \$1,000

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



DENTAL AND VISION PLANS

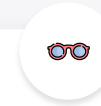
You are offered a dental plan from Delta Dental and a vision plan from VSP.



DENTAL PLAN

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

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



VISION PLAN

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

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

RETIREMENT PLAN

Retirement Plan

- Once you have worked 1,000 hours, you will be eligible for this plan.
- Niagara will match your contributions 33% up to 6% each pay period.
- You will be 100% vested in Niagara Match when you reach 1 or more years of service.
- To start contributing, enroll at 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.

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/PT/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.

Once you're at the homepage, choose Enroll or Make Changes from the top navigation area. Then choose New to Niagara?

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!

Review with other members of your household, and 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
Dental Plans	Delta PPO Low	\$5.00	\$12.00	\$14.00	\$21.00
Vision Plans	VSP Low	\$2.76	\$5.50	\$5.89	\$9.40



Alliant Benefits 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 or email.

800-489-1390
5am-5pm PT
Email: BenefitSupport@alliant.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