

BENEFITS IN BRIEF

At Flowers Foods, **we are committed** to supporting your wellbeing and success by providing a competitive Total Rewards package. The benefits summarized here may vary, depending on your location and participation in a collective bargaining unit. Check with your Human Resources team for complete details.

Medical Anthem – Blue Card PPO Nationwide Network*

Both plans include in-network preventive care covered at 100% with no deductible and coverage for physician visits, hospital stays, and prescription drugs.

In-Network Services	Amount You Pay	
	PPO Plan	PPO Plus Plan
Annual Deductible	\$750/per person \$2,250/maximum for families	\$2,000/employee-only coverage \$4,000/family coverage
Annual Out-of-Pocket Maximum	\$4,500/per person \$13,500/maximum for families	\$4,000/per person \$8,000/maximum for families
Preventive Care	0%, no deductible	0%, no deductible
Physician Visits, Outpatient Surgery, and Most Other Services	20% after deductible	20% after deductible
Annual Company Contribution to HSA (Contributed weekly)	None	\$500/employee \$1,000/employee + dependents

*In-network coinsurance is based on allowed amounts. Certain locations may use alternative networks. Make sure your providers are in-network by logging into [anthem.com](https://www.anthem.com) or the [Sydney Health app](#).

Prescription Drugs Express Scripts

In-Network Services	Amount You Pay
	Retail (up to a 34-day supply) or Mail Order (up to a 90-day supply)*
Generic Drugs	0% after annual deductible
Brand Drugs (Includes specialty drugs)	20% after annual deductible (Specialty drugs subject to a \$100 maximum per refill after deductible)

*In addition to Express Scripts home delivery, 90-day prescriptions can be filled at CVS or Walgreens.

Dental Anthem – Dental Complete Nationwide Network

Benefit*	Amount You Pay	
	Basic Plan	Enhanced Plan
Annual Deductible (Does not apply to preventive care)	\$50 per employee \$150 maximum for families	\$50 per employee \$150 maximum for families
Annual Maximum Benefit (Does not apply to orthodontia or diagnostic/preventive care)	\$1,500 per member	\$2,000 per member
Diagnostic/Preventative Care	0%, no deductible	0%, no deductible
Basic Care	30%, subject to deductible & annual maximum	20%, subject to deductible & annual maximum
Major Care	60%, subject to deductible & annual maximum	50%, subject to deductible & annual maximum
Orthodontia	Not available	50% subject to a lifetime maximum of \$2,500

*In-network coinsurance is based on allowed amounts. Out-of-network charges are based on Maximum Allowed Amount charges. Providers outside the network may charge you more than the Maximum Allowed Amount allowances.

Vision Anthem Blue View Vision

In-Network Services	Amount You Pay
Routine Eye Exam Every 12 months	\$10 copay
Frames Every 12 months	\$150 allowance, 20% off any remaining balance
Base Lenses Every 12 months - Single Vision Lens - Bifocal Lens - Trifocal Lens - Lenticular - Standard Progressive	\$25 copay \$25 copay \$25 copay \$25 copay \$65 copay in addition to bifocal copay
Contact Lenses Every 12 months in lieu of eyeglass lenses - Elective Conventional (Non-Disposable) - Elective Disposable	\$150 allowance*, 15% off any remaining balance \$150 allowance*

*Any unused allowance from your first purchase of contact lenses will be available for your continued use throughout the calendar year, until it runs out. You will not forfeit the unused amount.

SAVINGS & SPENDING ACCOUNTS

HealthEquity

Health Savings Account (HSA)

If you enroll in the **PPO Plus Plan**, Flowers will automatically set up an HSA on your behalf and contribute \$500 for employee-only coverage or \$1,000 if you cover dependents. Company contributions will be deposited weekly throughout the year and prorated for those with a coverage effective date after January 1.

- Contribute money to the account tax-free, up to annual IRS limits
- Money in the account rolls forward year after year
- Use tax-free money in the account to pay for eligible medical, prescription drugs, dental, and vision expenses, including deductibles and coinsurance

Flexible Spending Accounts (FSAs)

You can set aside a specific amount of pre-tax money from your paycheck to pay for eligible expenses each year. Keep in mind that any amount left in your FSA at year-end will be forfeited.

Health Care FSA

- Can only be used if you enroll in the **PPO Plan**
- Use for eligible medical, prescription drug, dental, and vision expenses
- Contribute \$100 up to \$3,300

Day Care FSA

- Use for eligible dependent child care or elder care expenses (such as day care, after-school care, or adult care)
- Not dependent on your medical plan election
- Contribute \$100 up to \$7,500



LIFE INSURANCE Voya

Basic Coverage	Supplemental Coverage	Dependent Coverage
Flowers Foods automatically provides Basic Life Insurance and Accidental Death & Dismemberment (AD&D) coverage equal to your base annual earnings.	You may elect to purchase Supplemental Life in \$10,000 increments up to a guaranteed issue amount of \$250,000. Your election includes an equal amount of AD&D coverage. Rates for this coverage are age-banded and increase every five years.	You may purchase Life Insurance coverage for each of your eligible dependents: • Spouse: \$10,000, \$20,000, or \$30,000 • Child(ren): \$5,000, \$10,000, or \$15,000

Note: The combined amounts of your Basic and Supplemental Life Insurance are subject to a maximum of \$1,000,000.

DISABILITY Alight (Short-Term Disability) and The Hartford (Long-Term Disability)

Short-Term Disability	Long-Term Disability
Short-Term Disability coverage is provided by Flowers at no cost to you and includes benefits payable up to 26 weeks, if approved by Alight.	You have the option to purchase supplemental Long-Term Disability coverage through The Hartford equal to 60% of your pre-disability earnings.

VOLUNTARY BENEFITS Voya

Accident Insurance	Hospital Insurance	Critical Illness Insurance
Provides cash payments for emergency treatment, follow-up treatment, hospitalization, and accidental death associated with any accident that occurs while off the job.	Designed to provide direct payment that will help you pay the out-of-pocket costs associated with a hospital stay for covered accidents and sickness.	Pays a lump-sum benefit directly to you if you are diagnosed with a covered condition.

IDENTITY THEFT COVERAGE Allstate

Allstate Identity Protection Pro Plus Plan
Enrolling in the Allstate Identity Protection Pro Plus plan allows you to take advantage of benefits such as identity and credit monitoring, annual credit reports and monthly credit score tracking, social media reputation monitoring, \$1,000,000 identity theft insurance policy, and more.

401(k) RETIREMENT SAVINGS PLAN Empower

Contribution Type	Contribution Description	Vesting
Employee Contribution	• You can contribute up to 75% of your base salary to your 401(k) up to the IRS annual limit. If you are over age 50, you are eligible to make an additional catch-up contribution each year. • You may contribute to your 401(k) in one, or both, of the following ways: – Pre-tax payroll deductions – Post-tax payroll deductions, referred to as Roth contributions • New employees who do not make a voluntary contribution are automatically enrolled at a 3% pre-tax contribution rate. • If you are auto enrolled, the pre-tax contribution rate will automatically increase by 1% each year until it reaches 10%, unless you make a change. • You can opt out of automatic enrollment or change your contribution at any time.	100% immediately
Company Basic Contribution	• The company contributes the equivalent of 3% of your eligible pay into your 401(k) account each week. This contribution is not linked to how much you choose to contribute.	100% after two years
Company Matching Contribution	• If you plan to contribute to the plan, the company will make a matching contribution of 50% of the first 6% that you contribute. • The maximum matching contribution is 3% of your base salary.	100% after three years

Managed Accounts

As a Flowers employee, you have access to **My Total Retirement**, a managed account service, available through the 401(k) Plan. If you are interested in professional financial planning, you may choose to enroll in this service at any time for a small fee by visiting the **Empower** website through **FLObenefits**.



NEW! MENTAL HEALTH RESOURCE HUB

BetterDays

24/7 access to a variety of resources, tools, and tips for addressing mental health concerns. Whether you need support for yourself or someone you care about, you can find help at havebetterdays.com/flowersfoods.

NEW! SYDNEY HEALTH APP

Anthem

The **Sydney Health app** keeps track of your health and benefits, so you can confidently make the best choices for your wellbeing. Easily access your health plans and programs, find care and check costs, review your benefits and claims, and more.

FLOCOACH EAP

Anthem

Team up with FLOcoach to help yourself and your family build winning financial, legal, and wellness strategies!

SONS & DAUGHTERS SCHOLARSHIP

Scholarship America

Flowers Foods offers ten renewable \$1,000 scholarships awarded annually to children of employees with two or more years of service. Children must be high school seniors or graduates up to age 25. Children of employees who are in Salary Grade 23 or higher are not eligible.

EMPLOYEE DISCOUNT PROGRAM

PerkSpot

Access exclusive deals and discounts for Flowers Foods employees, and start saving on everyday purchases today!

FLOWERS EMPLOYEES FINANCIAL SERVICES

A member-owned financial services cooperative not affiliated with, or an agent of, Flowers Foods or its subsidiaries, which offers:

- Savings Accounts
- Checking Accounts with Debit Cards
- Online Banking
- Holiday & Vacation Club Accounts
- Certificates of Deposit
- Individual Retirement Accounts
- New & Used Auto Loans
- Other Secured Loans
- Unsecured Loans
- Lines of Credit
- Free Financial Education

Please see your Human Resources team for membership information.