

Welcome

# STARBUCKS BENEFITS 2021

For all U.S. partners

Plan year October 1, 2020 – September 30, 2021

**ENROLL IN HEALTH BENEFITS  
BY YOUR DEADLINE**

[mysbuxben.com](https://mysbuxben.com)



**STARBUCKS®**



## Welcome To Starbucks Benefits

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We've done the math! Starbucks benefits are more valuable than other retailers. And we're particularly proud of our health coverage. We offer multiple coverage level and insurance carrier options. Eligible partners can buy partner-only Silver coverage for \$40 per paycheck – the average per-paycheck cost at other retail companies is \$79 for hourly employees.

The following pages of this enrollment guide describe Starbucks benefit options for you and your family members.

If you have questions about enrollment after you review this guide, visit [mysbuxben.com](https://mysbuxben.com) or call (877) SBUXBEN to speak to a Starbucks Benefits Center representative.

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# BENEFITS ENROLLMENT CHECKLIST

- 1 Review this guide and your personalized letter.
- 2 Have a list of your doctors and prescriptions handy before you enroll.
- 3 Create your account and log in to [mysbuxben.com](https://mysbuxben.com) during your enrollment period. You will be prompted to enroll.
- 4 Select “**Help Me Choose**” when you are prompted a few steps into the enrollment process. It will help you narrow your choices, and you can look up your doctors and prescriptions.
- 5 Make sure your enrollment is complete before you log out or close your browser. Review the confirmation page – that’s the coverage you’ll have.

## Be sure to enroll by your deadline.

Need detailed plan information? Refer to the *U.S. Benefits Plan Description* online at [mysbuxben.com](https://mysbuxben.com) or the Partner Hub. If you still have questions about health coverage, contact the insurance carrier you’re considering.

## Need help?

Need help enrolling? Get your questions answered online via LiveChat on [mysbuxben.com](https://mysbuxben.com) or by speaking to a Starbucks Benefits Center representative at (877) SBUXBEN.

Representatives are available weekdays from 7:30 a.m. to 4 p.m. Pacific Time. Se puede obtener servicio de traducción llamando al Centro de Beneficios de Starbucks, al (877) SBUXBEN, de las 7:30 a.m. a las 4 p.m. Hora del Pacífico, de lunes a Viernes.

# ENROLLMENT BASICS

Review the information below to learn about your benefits and how to enroll. Full details are available in the *U.S. Benefits Plan Description* at [mysbuxben.com](https://mysbuxben.com) and the Partner Hub.

## What benefits can I enroll in?

You have the option of enrolling in the following benefits:

- Medical (includes prescription drug coverage)
- Dental
- Vision
- Supplemental life insurance
- Long Term Disability (retail hourly partners)
- Spouse/domestic partner life insurance
- Child life insurance
- Partner Accidental Death & Dismemberment (AD&D) insurance
- Health Care Reimbursement Account (retail management or nonretail partners)
- Dependent Care Reimbursement Account (retail management or nonretail partners)
- Health Savings Account (for partners who enroll in medical coverage at the Bronze or Bronze Plus coverage level)
- Aflac voluntary benefits
- Commuter Benefits

Coverage for basic partner life insurance, Short Term Disability, and Temporary Disability Insurance (for Hawaii partners) is automatic and paid for by Starbucks. Long Term Disability is automatic and paid for by Starbucks for retail management and nonretail partners. Eligible retail hourly partners may elect Long Term Disability.

## Is there a deadline to enroll?

Yes, your deadline to enroll is shown on your personalized letter. If you do not enroll by your deadline, you will not have coverage. If you are a Hawaii partner and do not enroll by your deadline, you will be defaulted into partner-only medical coverage, unless you return a completed HC-5 form to waive coverage.

## When will my coverage start?

Your coverage goes into effect on the same day you become eligible for benefits. The effective date of your coverage is shown on your personalized letter.

## How much will my coverage cost?

You and Starbucks share the cost of your coverage. The per-paycheck costs for your benefit options will be shown online at mysbuxben.com when you enroll. Your share of the cost is deducted from your paycheck.

Note: Any paycheck contributions will be made retroactive to your benefits effective date. If you enroll close to your deadline, you may need to make up paycheck contributions.

## How do I enroll?

Go to mysbuxben.com. You will need to register if this is your first time going to the site. If you are enrolling your dependents, you will need a Social Security number and birth date for each one you wish to enroll.

## What do I need to do to keep my benefits eligibility?

It is important to know how to maintain your benefits eligibility. Refer to details on the Partner Hub or the *U.S. Benefits Plan Description*, found on the Partner Hub or mysbuxben.com.

## When will I go through my first ongoing eligibility audit?

**U.S. Mainland partners:** Once you gain initial eligibility you will be transitioned to the ongoing eligibility audit process. You must have been hired on or before the start of the measurement period in order to be subject to the audit. Refer to the table below to understand when your first ongoing audit will be.

I gained benefits eligibility in...	My first ongoing audit will be...
Nov, Dec, Jan, Feb, Mar, Apr	Jul 6 if hired on or before Jan 6
May, Jun, Jul, Aug, Sep, Oct	Jan 6 if hired on or before Jul 6

**Hawaii partners:** Once you gain initial eligibility, you will be subject to each following monthly eligibility audit.

For questions about benefits eligibility, call Starbucks Benefits Center at (877) SBUXBEN.

## How long is my coverage in effect?

The elections you make now remain in effect through the plan year, which ends September 30 of each year. Your coverage will end sooner if you lose benefits eligibility.

## What if I transfer between Hawaii and the U.S. Mainland?

Partners who transfer to the mainland will be moved to a medical plan that covers the mainland, and will have a limited time to change that coverage. Partners will also be subject to mainland ongoing eligibility requirements.

Partners who transfer to Hawaii will be moved to a medical plan that covers Hawaii, and will have a limited time to change that coverage. Partners will also be subject to Hawaii ongoing eligibility requirements.

## When can I make changes to my benefits?

For most of the benefits outlined in this guide, there are two opportunities to make changes.

- 1. Annual Benefits Enrollment:** Each year, the annual Benefits Enrollment period takes place during the summer – typically for three weeks in August. During Benefits Enrollment, you can make changes for the following plan year, October 1 through September 30.
- 2. Qualified status change:** You may make certain coverage changes outside of Benefits Enrollment for reasons including:
  - Marriage or establishment of a domestic partnership
  - Birth or adoption of a child
  - Divorce or dissolution of a domestic partnership

If you have a status change, you can update your benefits within 45 days of the event (60 days for birth or adoption of a child). For a full list of status changes, visit mysbuxben.com.

## Who can I cover?

The following family members or dependents are eligible for coverage:

DEPENDENT	DEFINITION
SPOUSE	The person to whom you're legally married. Legal spouses include common-law spouses in states that recognize common-law marriages.
DOMESTIC PARTNER	You and your domestic partner must: <ul style="list-style-type: none"><li>• Be age 18 or older</li><li>• Not be in another domestic partnership, civil union or marriage</li><li>• Not be blood-related</li><li>• Be committed to one another</li><li>• Live together permanently</li><li>• Be jointly responsible for fiscal and legal matters</li></ul>
CHILD(REN)	Your children are eligible for benefits until the end of the month in which they turn age 26. Your "child" includes your son or daughter, stepchild, adopted child (including a child placed for adoption), or eligible foster child.

To verify the eligibility of dependents, Starbucks conducts random dependent audits. If selected to participate, you will be required to provide documentation to show your covered dependents satisfy the dependent eligibility requirements. If you fail to participate, they will be dropped from coverage.

# YOUR BENEFIT OPTIONS

This section provides an overview of your health benefit options. Your health coverage level and insurance carrier options, and costs are outlined when you enroll at [mysbuxben.com](https://mysbuxben.com). Plan details are in the *U.S. Benefits Plan Description or Summaries of Benefits and Coverage (SBCs)* at [mysbuxben.com](https://mysbuxben.com).

## How to Shop For Health Coverage

Starbucks offers five different health coverage levels: Bronze, Bronze Plus, Silver, Gold and Platinum. You can learn more about each coverage level when you enroll. Not sure what you should choose? Consider using Silver as your starting point.

Next, compare the insurance carriers that are available in your area. The coverage levels are very similar from one carrier to the next, so you may want to choose the lowest-cost option in your preferred coverage level. If you have preferred doctors or take prescription medications, you'll want to make sure they are covered by your preferred carrier.

Select "Help Me Choose" when you are prompted a few steps into the enrollment process. It will help narrow your choices, and you can look up your doctors and prescriptions.

Have questions about coverage, doctors, or prescriptions? Call the insurance carrier you're considering.

# MEDICAL COVERAGE OVERVIEW

Here's a glimpse of your medical coverage level options. Find complete information on [mysbuxben.com](https://mysbuxben.com), including the insurance carriers in your area, dental, vision and prescription coverage, and your specific per-paycheck costs.

We've found that Bronze Plus and Silver meet most partners coverage needs.

MEDICAL (IN-NETWORK) PLAN FEATURES	BRONZE	BRONZE PLUS	SILVER	GOLD	PLATINUM
<b>PLAN YEAR DEDUCTIBLE</b>	\$3,300 individual \$6,600 family	\$2,450 individual \$4,900 family	\$1,000 individual \$2,000 family	\$800 individual \$1,600 family	N/A
<b>COINSURANCE</b>	25% after deductible is met	25% after deductible is met	30% after deductible is met	25% after deductible is met	N/A
<b>OFFICE VISIT COPAY</b>	N/A – you pay full cost until deductible is met	N/A – you pay full cost until deductible is met	\$30 copay for primary care \$50 copay for specialist	\$25 copay for primary care \$40 copay for specialist	\$25 copay for primary care \$40 copay for specialist
<b>PLAN YEAR OUT-OF-POCKET MAXIMUM</b>	\$6,400 individual \$12,800 family	\$3,900 individual \$7,800 family	\$5,300 individual \$10,600 family	\$3,600 individual \$7,200 family	\$1,600 individual \$3,200 family
<b>PER-PAYCHECK COSTS</b>	LOWEST ←-----→ HIGHEST				

The Gold coverage level for CA partners may differ, depending on the insurance carrier you choose. Carriers will either offer Gold as described above, or a Gold II coverage level, which is an HMO and only covers in-network benefits. Hawaii partners will have Gold and Platinum coverage level options available, offered through HMSA and Kaiser Hawaii. Each medical coverage level includes prescription drug coverage. Details can be found when you enroll at [mysbuxben.com](https://mysbuxben.com).

## A Reminder About Bronze and Bronze Plus

Bronze and Bronze Plus have higher out-of-pocket costs, but can be combined with a Health Savings Account (HSA). An HSA lets you set aside pre-tax money to pay for healthcare expenses. Here's what you need to know:

- Consider putting \$100 per paycheck into an HSA for single coverage, and \$200 per paycheck if you cover dependents.
- If you aren't comfortable taking additional money out of your paycheck for your HSA, take a look at Silver instead – it has a typical deductible and copay.

## DENTAL AND VISION PLAN OPTIONS

DENTAL (IN-NETWORK) PLAN FEATURES	BRONZE	SILVER	GOLD
<b>PLAN YEAR DEDUCTIBLE</b>	\$100 individual \$300 family	\$100 individual \$300 family	\$50 individual \$150 family
<b>COINSURANCE</b>	Preventive – covered in full		
	Basic services – 20%		
	Major services – not covered	Major services – 40%	Major services – 20%
<b>PLAN YEAR BENEFIT MAXIMUM</b>	\$1,000 per individual	\$1,500 per individual	\$2,500 per individual
<b>ORTHODONTIA</b>	Not covered	50%, up to a \$1,500 lifetime maximum per individual (limited to children under age 19)	50%, up to a \$2,000 lifetime maximum per individual (for any covered adult and child)

VISION (IN-NETWORK) PLAN FEATURES	BRONZE	SILVER	GOLD
<b>ROUTINE VISION EXAMS</b> One per calendar year	Covered in full	\$20 copay	\$10 copay
<b>FRAMES</b>	Discounts may apply; check with carrier	\$100 allowance	\$200 allowance
<b>LENSES</b>	Discounts may apply; check with carrier	\$20 copay	\$10 copay
<b>LENS OPTIONS</b> (UV treatment, tint, etc.)	Discounts may apply; check with carrier	\$15-\$45 copay depending on option	\$15-\$45 copay depending on option
<b>CONTACT LENSES</b>			
<b>MEDICALLY NECESSARY</b>	Not covered	\$20 copay	\$10 copay
<b>ELECTIVE</b> (in lieu of lens & frames)	Not covered	\$100 allowance	\$200 allowance
<b>FIT AND EVALUATION</b>	Discounts may apply; check with carrier	\$20 copay	\$10 copay
<b>LASER SURGERY</b>	15% off the regular price or 5% off the promotional price		

All coverage level options for dental and vision are also available in Hawaii.

## LIFE INSURANCE

### RETAIL MANAGEMENT AND NONRETAIL PARTNERS

#### BASIC PARTNER LIFE INSURANCE

You are automatically covered at 1 times your annual base pay, paid for by Starbucks. If you are an executive (vice president and above), you are covered at 3 times your annual base pay.

#### SUPPLEMENTAL LIFE INSURANCE

You can also elect supplemental partner life insurance with the maximum amount of combined basic and supplemental life insurance of \$750,000 (\$2 million if you are an executive).

### RETAIL HOURLY PARTNERS

#### BASIC PARTNER LIFE INSURANCE

You are automatically covered at \$10,000, paid for by Starbucks.

#### SUPPLEMENTAL LIFE INSURANCE

You can also elect supplemental partner life insurance in the amounts of \$10,000, \$25,000 and \$40,000, with the maximum amount of combined basic and supplemental life insurance of \$50,000.

### ALL PARTNERS

#### SPOUSE/DOMESTIC PARTNER LIFE INSURANCE

You can purchase \$5,000 to \$300,000 of spouse/domestic partner life insurance up to a maximum of 50% of the amount you elect for yourself.

#### CHILD LIFE INSURANCE

You can purchase \$5,000 or \$10,000 of child life insurance coverage up to a maximum of 50% of the amount you elect for yourself. The cost is the same no matter how many children are covered.

### Partner Accidental Death & Dismemberment (AD&D) Insurance

AD&D provides you with additional financial protection in case of your accidental death or dismemberment. Retail hourly partners have the option to purchase coverage in the amounts of \$10,000, \$25,000 and \$50,000. Retail salaried and nonretail partners have the option to purchase coverage in multiples of your base pay. You will designate beneficiaries when you enroll.

## DISABILITY

### SHORT TERM DISABILITY (U.S. MAINLAND)

Short Term Disability replaces 66-2/3% of your average weekly earnings for up to 26 weeks.

Benefits eligible partners are automatically covered for Short Term Disability and the cost is paid by Starbucks.

### TEMPORARY DISABILITY INSURANCE (HAWAII)

Temporary Disability Insurance replaces 66-2/3% of your average weekly earnings for up to 26 weeks.

Benefits eligible partners are automatically covered for Temporary Disability Insurance and the cost is paid by Starbucks.

### LONG TERM DISABILITY (ALL U.S. PARTNERS)

Long Term Disability provides coverage when Short Term Disability or Temporary Disability Insurance ends. If you meet the eligibility criteria, you will receive 60% of your average base monthly earnings.

Benefits eligible retail management and nonretail partners are automatically covered for Long Term Disability, and the cost is paid by Starbucks.

Benefits eligible retail hourly partners have the option to purchase Long Term Disability.

## AFLAC VOLUNTARY BENEFITS

Aflac can be used to supplement your current medical plan by paying you cash to help cover unexpected costs that arise with accidents or injury. You can enroll in one of the following supplemental options:

- Aflac Partner Critical Illness
- Aflac Spouse/Domestic Partner Critical Illness
- Aflac Additional Hospital
- Aflac Accident

## REIMBURSEMENT ACCOUNTS

### ALL PARTNERS

#### HEALTH SAVINGS ACCOUNT (HSA)

If you are enrolled in a Bronze or Bronze Plus medical plan, use this savings account for out-of-pocket healthcare expenses such as deductibles and coinsurance amounts, with pre-tax dollars.

You get triple tax advantages when you contribute to an HSA:

1. You don't pay tax on the money you contribute to an HSA.
2. You don't pay tax on withdrawals to pay for eligible healthcare expenses.
3. You don't pay tax on investment earnings. (Once your HSA balance reaches at least \$1,000, you are able to invest your balance.)

Any money you contribute to your HSA belongs to you – it does not expire at the end of the plan year, and you keep your account if you leave Starbucks.

### RETAIL MANAGEMENT AND NONRETAIL PARTNERS

#### HEALTH CARE REIMBURSEMENT ACCOUNT (HCRA)

Use this account to pay for out-of-pocket healthcare expenses, such as deductibles, copayments and coinsurance amounts, with pre-tax dollars.

When estimating your expenses, consider only those that you will incur between your coverage start date and September 30, 2021. Any funds not used to reimburse expenses incurred before the end of the plan year cannot be returned to you.

Note: Domestic partner expenses are not eligible for reimbursement when your domestic partner is not recognized by the IRS as a tax dependent.

### RETAIL MANAGEMENT AND NONRETAIL PARTNERS

#### DEPENDENT CARE REIMBURSEMENT ACCOUNT (DCRA)

Use this account to pay for child care and elder care expenses with pre-tax dollars.

Note: In some cases, the federal child care tax credit may give you a better tax break. Talk with an accountant to see which method is best for you.



## STARBUCKS COLLEGE ACHIEVEMENT PLAN

Benefits eligible U.S. partners have the opportunity to earn a first-time bachelor's degree with 100% tuition coverage through Arizona State University's (ASU) top-ranked degree programs, delivered online. Partners receive support from a dedicated team of coaches and advisors, 24/7 tutoring on a wide variety of subjects, a customized orientation program to help succeed in the online environment, and a choice of over 80 undergraduate degrees taught by top-ranked faculty.

To show our gratitude to our veteran partners for their service, they can extend an additional Starbucks College Achievement Plan benefit to a qualifying family member of their choice. The participating family member will receive all of the same benefits as our partners in the program.

Pathway to Admission, an expansion of our Starbucks College Achievement Plan, gives all eligible partners a second chance at higher education. Partners who were not academically qualified for admission to ASU can get the personalized help needed to achieve their goals – including a personalized plan created by ASU to work toward admission. With the help of ASU experts, partners can complete up to 10 courses, and take those as many times as they need to earn a “C” grade or better, as many times as needed, with 100% tuition coverage. Once admitted to ASU, all courses count toward an ASU degree.

Learn more about the Starbucks College Achievement Plan and Pathway to Admission programs by visiting [starbucks.asu.edu](http://starbucks.asu.edu), or speak with a friendly enrollment coach by calling (844) ASU-SBUX.

## COMMUTER BENEFIT PROGRAM

If you take the bus, the subway or park your car, the Commuter Benefit Program is a great way for you to save money by paying for your commuting expenses with pre-tax dollars.

You can learn more about the program and enroll during your initial enrollment period or any time during the year. To learn more or enroll, go to [mysbuxben.com](http://mysbuxben.com).

## CARE@WORK BY CARE.COM

Care@Work, administered by Care.com, is a program that provides support for your whole family. All U.S. partners are eligible for this benefit, and it includes:

- 10 days of backup care for kids or adults per partner per fiscal year (October 1 – September 30) for a small cost
- Senior care planning services for yourself or a loved one at no cost
- A premium membership to Care.com at no cost

Register for the benefit at [care.com/starbucks](http://care.com/starbucks). To learn more, visit the Partner Hub Care@Work page.

## LYRA MENTAL HEALTH BENEFIT

Lyra connects you and your eligible family members to mental and emotional health care that is effective, convenient and personalized– including up to 20 free sessions with a mental health therapist or coach for each eligible family member, each fiscal year. Lyra also provides work-life services to help you work through personal life obstacles, including legal, identity theft and financial services. Visit [lyrahealth.com/starbucks](http://lyrahealth.com/starbucks) to get started. To learn more, visit the Partner Hub Lyra page.

## OTHER BENEFITS

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Health benefits are just one way we recognize and reward partners for their daily contributions. Be sure to take advantage of the variety of other benefits and programs, including:

- **Future Roast 401(k) Savings Plan**
- **Matching Gifts**
- **Stock Investment Plan (S.I.P.)**
- **Partner Discount Program**
- **Bean Stock**
- **Elite Athlete Program**

Learn more about these programs on the Partner Hub.





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## Summaries of Benefits and Coverage

Summaries of Benefits and Coverage (SBCs) are available for each of your medical options at [mysbuxben.com](https://mysbuxben.com). SBCs provide a different format than what is provided in this guide to explain what your medical plan covers and what it will cost you for different medical services. It also includes other information about the plans, including coverage examples. You can view the SBCs online at [mysbuxben.com](https://mysbuxben.com) or call Starbucks Benefits Center at (877) SBUXBEN to order a printed copy.

This enrollment guide provides an overview of health, life, and disability benefits currently offered by Starbucks Corporation to eligible Starbucks partners and eligible partners of participating affiliated companies of Starbucks Coffee Company. Starbucks presently intends to maintain these benefit plans without change. However, Starbucks reserves the right to change, modify or terminate these benefits at any time, with or without notice. This guide is not a promise or guarantee of benefits, nor is it a guarantee of employment with Starbucks. Nothing herein creates contractual rights or obligations, nor does it restrict the rights of Starbucks Corporation, its subsidiaries and its affiliates in any manner.

Every effort has been made to ensure the accuracy of the information contained in this guide. Nonetheless, if there is any discrepancy between this information set out here and the plan documents or certificates of coverage, if applicable, the plan documents or certificates will govern.