

CHOOSE HEALTH, SECURITY, BALANCE.

# 2017 Nestlé Benefits

FOR SALARIED EMPLOYEES

# Health Today



## Be Well with Medical Coverage

We offer three medical plan choices. In some locations, an HMO may be offered, too. Here's how the three plans compare:

**NESTLÉ** offers a number of ways for you and your eligible family members to be well and enjoy good health today.

	HealthSAVER		ExclusiveCARE	ChoiceCARE	
	In Network and Out of Area	Out of Network	In Network	In Network and Out of	Out of Network
<b>Nestlé HSA Contribution</b>					
<b>Employee Only/Family*</b>	\$500/\$1,000 (prorated based on first full month of medical coverage)		N/A	N/A	N/A
<b>Annual Deductible</b>					
<b>Employee Only/Family*</b>	\$1,500/\$3,000	\$3,000/\$6,000	\$750/\$2,250	\$900/\$2,700	\$1,800/\$5,400
<b>Out-of-Pocket Maximum</b>					
<b>Employee Only/Family*</b>	\$4,500/\$9,000	\$9,000/\$18,000	\$3,050/\$3,050 per person up to \$6,100	\$4,350/\$4,350 per person up to \$8,700	\$8,700/\$8,700 per person up to \$17,400
<b>Cost for Care</b>					
<b>Preventive Care</b>	0%, no deductible	First \$500 in benefits: 0%, no deductible After \$500 in benefits: 40% after deductible	0%, no deductible	0%, no deductible	First \$500 in benefits: 0%, no deductible After \$500 in benefits: 45% after deductible
<b>Primary Care</b>	20% after deductible	40% after deductible	\$35 copay	\$35 copay	45% after deductible
<b>Specialist Office Visits</b>	20% after deductible	40% after deductible	\$70 copay	\$70 copay	45% after deductible
<b>Hospital (Inpatient)</b>	20% after deductible	40% after deductible	20% after \$325 copay	25% after \$325 copay	45% after \$325 copay
<b>True-Emergency Emergency Room</b>	20% after deductible	20% after deductible	20% after \$200 copay	25% after \$200 copay	25% after \$200 copay
<b>Urgent Care</b>	20% after deductible	40% after deductible	20% after \$70 copay	25% after deductible	45% after deductible

\*Family coverage includes spouse/domestic partner or one or more dependents with the HealthSAVER, ExclusiveCARE and ChoiceCARE plans.

All three medical plans include:

- **Alternative medicine coverage** (acupuncture, chiropractic care, nutrition therapy, etc.)
- **Healthy living benefits through Nestlé** (online health questionnaire, condition management programs, health screenings and more)
- **Preventive care** (covered at 100% in network)
- **Prescription drug coverage** (retail and mail order)

**GOOD TO KNOW**  
Because medical costs tend to be lower for people who take steps to be healthier, you pay less for coverage when you choose to live tobacco free.

When you choose a career at Nestlé, you gain access to a variety of valuable benefits to help you achieve health, security and balance @home and @work.

READ ON TO SEE WHAT WE MEAN.

# Take Care with Prescription Drug, Dental and Vision Coverage

# Get a Tax Break with Flexible Spending Accounts (FSAs)

## Prescription Drugs

All the medical plans come with prescription drug coverage.

	HealthSAVER	ExclusiveCARE	ChoiceCARE
<b>Prescription Drugs</b>			
<b>Employee Only/Family Deductible</b>	Part of medical deductible	\$50 / \$150 (waived for generics)	\$50 / \$150 (waived for generics)
<b>Preventive Prescription Drugs</b>	\$0 (if eligible)	Follows plan design for other prescription drugs	Follows plan design for other prescription drugs
<b>Generic Prescription Drugs</b>	20% after deductible	\$15 (\$40 mail order)	\$15 (\$40 mail order)
<b>Formulary/Brand Prescription Drugs</b>	20% after deductible	25% (\$25 min retail; \$65 min mail order)	25% (\$25 min retail; \$65 min mail order)
<b>Non-Formulary Prescription Drugs</b>	20% after deductible	40% (\$40 min retail, \$95 min mail order)	40% (\$40 min retail, \$95 min mail order)
<b>Employee Only/Family Out-of-Pocket Maximum</b>	Part of medical out-of-pocket maximum	\$11,500 / \$1,500 per person, up to \$4,500	\$11,500 / \$1,500 per person, up to \$4,500

## Dental

Nestlé offers dental coverage for preventive, basic and major care, as well as orthodontia.

	MetLife PPO
	<b>In Network or Out of Network</b>
<b>Plan Type</b>	Similar to a medical PPO
<b>Annual Deductible for Basic or Major Care</b>	\$50 (employee) / \$100 (employee + dependents)
<b>Lifetime Deductible for Orthodontia Care</b>	\$100 per person
<b>Dentist Choice</b>	You can use in-network dentists (and pay less) or any dentist you choose
<b>Examples of What You Pay</b>	<p><b>Preventive care:</b> 0% in network (no deductible)</p> <p><b>Basic and major care:</b> 20% to 40% after the deductible, depending on the service and whether you use an in-network or out-of-network dentist</p> <p><b>Orthodontia:</b> 50% after separate orthodontia deductible (up to a maximum lifetime benefit of \$2,000 per person)</p>
<b>Most the Plan Pays in Benefits Each Year</b>	\$2,000 per person

## Vision

Nestlé offers two vision plan choices: VSP and EyeMed. The plans use different network providers, but the benefits are the same. Both plans cover routine eye exams and contacts or glasses. They also offer a one-time \$500 laser vision correction benefit for Nestlé employees.

## FSAs

Reduce your taxes while you pay your health and child care expenses. Nestlé offers three types of FSAs: a Health Care FSA, a Limited Purpose FSA (if you participate in the HealthSAVER Plan) and a Dependent Daycare FSA.

Set aside tax-free money from your paycheck and use it to reimburse yourself for eligible health care and/or dependent daycare expenses.

**15% TAX BREAK**  
 You can save at least that much in taxes with an FSA. Depending on your tax situation, your savings could be even higher!

Save

# Life and Disability Coverage

## Have Peace of Mind with Life Insurance

Life insurance protects your income if something happens to you. Nestlé offers basic coverage of 1.5 times your base salary for full-time employees at no cost to you. If you are part-time, you receive \$20,000 in coverage.

You can buy additional coverage for yourself, as well as coverage for your family. You pay less for your own coverage if you are tobacco free.

## Prepare for the Unexpected with AD&D Insurance

Accidental death and dismemberment (AD&D) insurance pays a benefit if you're seriously injured in an accident. With Nestlé, you can buy up to \$500,000 of coverage for yourself. You can also choose coverage for your family.

## Protect Your Financial Health with Disability Coverage

Disability benefits replace part of your pay if you're unable to work because of a non-work-related illness or injury. There are two types of coverage:

### SHORT-TERM DISABILITY

- Pays a benefit if you can't work for up to 180 days
- Nestlé pays the full cost in most states

### LONG-TERM DISABILITY

- Pays a benefit if you can't work for more than 180 days
- You pay for this optional coverage

# Save with the Nestlé 401(k) Savings Plan

You're eligible for the Nestlé 401(k) Savings Plan as soon as you're hired. The Nestlé Savings Plan offers automatic enrollment, which means you will be automatically enrolled at a contribution rate of 6% of your eligible pay, unless you select a different rate or decline participation. You can save up to 25% of your eligible pay (certain limitations may apply), and Nestlé will match what you put in as follows:

- **100% match** on the first **3%** you contribute of your eligible pay
- **50% match** on the next **2%** you contribute of your eligible pay

In addition to employer matching contributions, Nestlé provides an annual retirement contribution to help you save for retirement. The amount of the retirement contribution is calculated using a formula that takes into account your age, years of service and eligible pay. The employer contributions are yours to keep after you work at Nestlé for three years or when you reach age 65, whichever comes first. You choose how to invest the money in your Nestlé Savings Plan account from a diverse selection of investment options.

Additionally, you have access to professional investment advice and financial planning support from Voya Retirement Advisors, LLC, powered by Financial Engines. This valuable program will help you evaluate your current savings, create a customized investment strategy and then help you build a personalized retirement plan for your future.

### NESTLÉ

provides ongoing financial and retirement planning educational programs through seminars, presented by Financial Finesse, held at individual work locations and also via virtual webcasts. Additionally, a variety of online tools, such as myOrangeMoney, are available to help successfully guide you on the path to financial and retirement planning.

# Balance Anytime

## Take Time Off

Nestlé offers Paid Time Off (PTO) that you can use for whatever you need — vacation, illness (yours or a family member's), medical necessity or personal time.

Time You've Worked at Nestlé	Annual PTO Days Earned	Maximum PTO You Can Bank
Less than 1 Year	12	17
1-4 years	15	20
5-9 years	20	25
10-14 years	23	28
15-19 years	25	30
20 years or more	30	35

**NOTE:** Management employees with less than 20 years of service earn an additional five days of PTO each year and can bank an additional five days of PTO.

In addition to your PTO, you typically have at least 10 paid holidays and two floating holidays each year. Individual holidays may vary by location based on production needs. The number of floating holidays varies in the first year of employment based on date of hire.

## Care for Your Family

Nestlé helps you care for your family with:

- **Parental Leave** — One paid week off within six months of having a baby, adopting a child or becoming a foster parent for non-primary caregivers.
- **Adoption Assistance** — Reimbursement for adoption costs, up to \$5,000 per adoption (\$6,000 for a special needs adoption).
- **Infant Formula Program** — Up to 28 coupons for Gerber GOOD START® formula products. Each coupon can be redeemed for up to \$15 worth of formula.
- **Scholarship Program** — Undergraduate tuition assistance for your child. (Your child can apply once you have three years of service. Scholarship availability and benefits may vary.)

## Go Back to School

Need to enhance your job-related knowledge and skills? You may be eligible to receive financial assistance from Nestlé after one year of employment. This includes reimbursement for eligible education expenses, such as tuition, books and other required fees.

# Balance Anytime



## Find Cool Employee Discounts

Just for being a Nestlé employee, you can access our online service to save money on theater and entertainment tickets, travel and lodging, electronics, gifts, financial services, local services and more!

## Explore Voluntary Benefits

You can choose among a variety of voluntary benefits — such as auto/home insurance, prepaid legal and pet insurance — and have any costs deducted from your paycheck.

## Ease Your Mind

Through our Employee Assistance Program (EAP) and WorkLife Services, you and your family have automatic access, at no additional cost, to confidential counseling, educational materials and referral services.

You'll find a variety of services that can help you with life's challenges, including:

- Short-term counseling (up to five visits per life challenge per year)
- Financial services
- Legal assistance
- Child/parenting support
- Adult/elder care support
- Life learning

## Parent Support Policy

Nestlé is committed to providing a supportive environment for new parents and recognizes that both new moms and dads share the responsibilities of caring for a baby. We're also committed to health and wellness, and want to make sure new parents and newborns get off to the best start. That's why we offer the Parent Support Policy to support you along the way. We provide up to 26 weeks of leave for an employee who is designated as the Primary Caregiver of a newborn child under 6 months of age.

Comprehensive



This is a summary of benefits for prospective full-time Nestlé employees. It does not provide complete details, nor is receiving it a guarantee of employment. The benefits we offer are subject to the terms of each respective Plan Document, Insurance Policy or Company Policy. More detailed benefit information will be provided at the time of employment. Some benefits may differ among employee groups. Check with local management for coverage details. These benefits are effective January 1, 2017, but are subject to change at the beginning of the following calendar year.

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