




MAKE IT YOUR OWN!

2022 Annual
Benefits Enrollment
OCTOBER 4-22, 2021



Pssst,
there is a new, personalized
benefit where you get \$500 from
Nestlé to invest in your wellbeing.

Learn more inside.

**HERE
FOR YOU**
Today and tomorrow.

HERE FOR YOU

Today and tomorrow.

Nestlé is here to support you and your life — now and in the future. Annual Enrollment is the time to make sure you get everything you need for the year ahead.



Learn more about what's new on [Healthworksatnestle.com](https://www.healthworksatnestle.com).

DISCOVER WHAT'S NEW



Lifestyle Spending Accounts

Nestlé is here for you and your wellbeing in a new, big way! Starting in 2022, Nestlé is giving you \$500 each year for a new, personalized wellbeing benefit. You get to decide what wellbeing means to you. Feel most alive in nature? Use it to buy some hiking shoes. Love getting strong in spin class? Use it for your gym membership. See details on pages 14–15.

PerformanceCARE

We are starting to roll out a new medical plan option in waves over the next few years. This new option, the PerformanceCARE plan, covers only in-network care through CareFirst's limited Blue High Performance NetworkSM (BlueHPNSM). While this network offers fewer provider options than the traditional BlueCross BlueShield network, high-performance network doctors and hospitals are committed to meeting a high quality of care at a lower cost. This isn't available yet in your area, but keep an eye out in the future!

Included Health

A dedicated health care concierge service focused on making the health care system work better for the LGBTQ+ community and their loved ones. Reach out to Included Health for:

- Help finding an in-network, LGBTQ+ friendly provider in your area
- Support for anything from coming out at work to parenting LGBTQ+ children

Carrum Health

This new health care concierge service helps you navigate the ins and outs of certain types of surgeries to ensure better outcomes (and better prices). Your personal care specialist will help you complete necessary forms and gather your medical records. They can even help you schedule your surgery, manage any necessary travel and complete any required paperwork.

A New Way to Earn Healthy Rewards

Stick it to COVID (and get \$100*) by getting a free COVID-19 vaccine. Log in to [Carefirst.com/sharecare](https://www.carefirst.com/sharecare) to manually confirm that you are fully vaccinated to earn your reward.

* For complete program details and guidelines, visit [Healthworksatnestle.com](https://www.healthworksatnestle.com) > Healthy Rewards.

DO THIS

Take this time to make sure you have the benefits you need to be at your best. Here's what you need to do!

KNOW THE OPTIONS

Health Care

- Medical, Dental and Vision
- Health Savings Account (HSA)
- Health Care Flexible Spending Account (HCFSA or LPFSA)
- Dependent Care Flexible Spending Account (DCFSA)

Life & AD&D Insurance

- Supplemental Life
- Supplemental Accidental Death & Dismemberment (AD&D)

Disability

- Supplemental Long-Term Disability

Other

- MetLife Legal Plan
- Identity Theft Protection

Try the new **Plus Parents** option that provides extended coverage for certain legal services for your parents or parents-in-law.

CHOOSE WHO TO COVER

You

If you are a benefits-eligible employee.

Your Spouse/ Domestic Partner

Your legally married spouse or eligible domestic partner. If you cover a spouse/domestic partner who has access to group medical coverage with his or her employer, **add \$100 per month to your medical contributions** for the Alternative Coverage Fee.

Your Children

Up to age 26 (or older if permanently disabled).

USE THESE TOOLS

Healthworks

This informational site (Healthworksatnestle.com) is a great place where you and your family can learn more about the benefits we offer and how to make the most of them. Pro tip — add this site as a favorite on your browser for easy access all year long.

MyBenefits Enrollment Site

This year when you enroll in benefits, you can choose how you want to enroll. You can use "Fast Lane" or "Shop On My Own" if you don't need much support. Or use the "Recommendation Tool" while enrolling for more guidance. Just answer a few general questions and the tool will make suggestions for your unique circumstances.

ENROLL IN BENEFITS BY OCTOBER 22

Online

Log on to nestle.ehr.com or visit the myNestlé tab of the Nest and click on the My Health & Wellbeing tab. Then under I Want to, click View My Current Benefits.

By Phone

Call the Nestlé Benefits Service Center at **1-877-637-2255** and follow the prompts.

Submit

Your elections by **October 22, 2021**.



What happens if I don't enroll?

- All the health and insurance benefits you're enrolled in (or not enrolled in) will stay the same for 2022, and you'll cover the same family members as you do today.
- You'll have zero FSA contributions (HCFSA, LPFSA and DCFSA).
- Your HSA contributions will default to what you elected in 2021.

Don't Forget

to complete Dependent Verification documentation by March 1, 2022, if you are enrolling new dependents.



MEDICAL

Nestlé offers three national medical plan options for your coverage. Each medical plan gives you comprehensive and affordable coverage, and you get to decide which one is right for you and your family.

For all plans, in-network preventive care is covered at 100% with no deductible. That means you pay zip, zero, zilch for eligible preventive care.

Here's a look at how the three plans work when you need care or prescriptions and use an in-network provider.

Get all the details here!



SureSAVER & HealthSAVER

FIRST

You pay the cost for care and prescriptions until you meet the deductible. Whether you're filling a prescription, seeing your doctor for a visit, or getting surgery and having a hospital stay, you'll pay the full cost of the bill until you meet your deductible.

THEN

Once you hit the deductible, the plan kicks in to share the cost. If you're in the SureSAVER, the plan pays 75% of in-network bills or 85% if you're in the HealthSAVER. But remember, if you go out of network in either plan, you'll pay more.

FINALLY

If you reach the annual out-of-pocket maximum (combined medical and prescription costs in one year), the plan covers 100% of costs for the rest of the year. (Think of this as the ultimate safety net.)

Remember, Nestlé gives you \$500–\$1,000 in your HSA to pay for your health care bills. So, if you don't have many expenses, you may not have to reach into your own pocket to pay for care. (Think of it as a deductible discount.)

ExclusiveCARE

With ExclusiveCARE, you have copays for certain services and a deductible and coinsurance for other services. Remember, you only have in-network coverage. If you go to out of network you will pay the bills. **If you reach the annual out-of-pocket maximum, the plan covers 100% of costs for the rest of the year.** There are separate out-of-pocket maximums — one for medical and one for prescription drugs.



Copay

- Primary care visits
- Specialist doctor visits
- Generic prescriptions



Copay + Coinsurance

- Hospital stays
- Urgent care
- Emergency room visits



Deductible + Coinsurance

- Outpatient care (medical deductible)
- Non-formulary prescriptions (Rx deductible)
- Formulary/brand prescriptions (Rx deductible)

Heads up!

Tobacco users

If you and/or your spouse/ domestic partner use tobacco (including e-cigarettes), add \$75 per month per tobacco user (unless enrolled in an approved tobacco cessation program). Visit [Healthworksatnestle.com](https://healthworksatnestle.com) for a complete list of rates.

Access to other coverage

If you cover a spouse/domestic partner who has access to group medical coverage with his or her employer, add \$100 per month to your medical contributions for the Alternative Coverage Fee, or ACF. Visit nestle.ehr.com to find out whether the ACF applies to your spouse/domestic partner. The ACF does not apply if both you and your spouse/domestic partner work at Nestlé.

What about the ChoiceCARE plan?

If you were enrolled in the ChoiceCARE plan in 2021, it's still an option in 2022. We decided to keep the plan available for enrolled employees. (It's not an option if you aren't enrolled in it today.) Now's a great time to compare your options because ChoiceCARE has higher costs.

Here's what you'll pay!

NO CHANGES
to copays, coinsurance
and deductibles!

Medical	SureSAVER		HealthSAVER		ExclusiveCARE In-network only
	In-network	Out-of-network	In-network	Out-of-network	
HSA Company Contribution					
Employee Only	\$500		\$500		N/A
Family	\$1,000		\$1,000		N/A
Deductible					
Employee Only	\$3,000	\$6,000	\$1,500	\$3,000	\$750
Family	\$6,000	\$12,000	\$3,000	\$6,000	\$750 per person up to \$2,250
Out-of-Pocket Maximum					
Employee Only	\$6,000	\$12,000	\$4,500	\$9,000	\$3,050
Family	\$12,000 ¹	\$24,000	\$9,000 ¹	\$18,000	\$3,050 per person up to \$6,100
Cost for Care					
Preventive Care	\$0 ²	\$0 ³	\$0 ²	\$0 ³	\$0 ²
Primary Care Office Visits	25% ⁴	45% ⁴	15% ⁴	35% ⁴	\$35 copay
Specialist Office Visits	25% ⁴	45% ⁴	15% ⁴	35% ⁴	\$70 copay
Outpatient Care	25% ⁴	45% ⁴	15% ⁴	35% ⁴	20% ⁴
Hospital Stays (Inpatient Care)	25% ⁴	45% ⁴	15% ⁴	35% ⁴	\$325 copay then 20% ²
Urgent Care	25% ⁴	45% ⁴	15% ⁴	35% ⁴	\$70 copay then 20% ²
Emergency Room	25% ⁴	25% ⁴	15% ⁴	15% ⁴	\$200 copay then 20% ²

Note: If an HMO is offered in your area, it will be noted when you enroll. Out-of-network eligible expenses are limited to Reasonable & Customary (R&C) charges.

¹ Family coverage includes one or more dependents. An individual with family coverage will pay no more than \$6,850 a year in in-network medical expenses.

² No deductible

³ After \$500 in benefits, it is 45% no deductible for SureSAVER. After \$500 in benefits, it is 35% no deductible for HealthSAVER.

⁴ After deductible

Prescriptions	SureSAVER		HealthSAVER		ExclusiveCARE	
Deductible						
Employee Only	Combined with medical		Combined with medical		\$100	
Family	Combined with medical		Combined with medical		\$300	
Out-of-Pocket Maximum						
Employee Only	Combined with medical		Combined with medical		\$1,750	
Family	Combined with medical		Combined with medical		\$1,750 per person, up to \$5,250	
Prescription Drugs						
Preventive	\$0 ¹		\$0 ¹		Follows plan design below	
Generic	25% ²		15% ²		\$15 ¹ (\$40 mail order)	
Formulary/Brand	25% ²		15% ²		25% ² (\$25 min retail; \$65 min mail order)	
Non-Formulary	25% ²		15% ²		40% ² (\$40 min retail; \$95 min mail order)	

¹ No deductible ² After overall deductible, or Rx deductible where applicable

Monthly Paycheck Contributions ¹	SureSAVER		HealthSAVER		ExclusiveCARE	
	Yes ²	No	Yes ²	No	Yes ²	No
Earned Healthy Rewards?						
Employee Only	\$21.61	\$54.94	\$56.26	\$89.59	\$106.16	\$139.49
Employee + Spouse	\$63.28	\$129.94	\$112.51	\$179.18	\$263.30	\$329.96
Employee + Child(ren)	\$71.27	\$104.60	\$110.00	\$143.33	\$232.28	\$265.62
Family	\$115.95	\$182.62	\$169.34	\$236.01	\$397.05	\$463.71

Note: The numbers in the chart above are tobacco-free rates. If you and/or your spouse/domestic partner use tobacco (including e-cigarettes), add \$75 per month per tobacco user (unless enrolled in an approved tobacco cessation program). And if you cover a spouse/domestic partner who has access to group medical coverage with his or her employer, add \$100 per month to your medical contributions for the Alternative Coverage Fee.

¹ Part-Time Salaried Rates are available in MyBenefits when you enroll. ² The Healthy Rewards rate assumes you and your enrolled spouse/domestic partner complete the Healthy Rewards program by November 30, 2021. Healthy Rewards are divided per paycheck throughout the following plan year. If you're not enrolled or aren't an active employee for the full year, you will not earn the full reward.

DENTAL

Nestlé offers one dental plan, administered by MetLife, with in-network, out-of-network and out-of-area benefits. Here's what you'll pay for care.

	In-Network	Out-of-Network	Out-of-Area
Annual Deductible for Basic and Major Care			
Employee Only	\$50	\$100	\$100
Family	\$150	\$300	\$300
Lifetime Deductible for Orthodontia Care (per person)	\$100	\$100	\$100
Cost for Care			
Preventive Care	\$0 ¹	20% ²	\$0 ¹
Basic Care	20% ²	30% ²	20% ²
Major Care	40% ²	50% ²	50% ²
Orthodontia	50% after \$100 per person lifetime orthodontia deductible	50% after \$100 per person lifetime orthodontia deductible	50% after \$100 per person lifetime orthodontia deductible
Benefit Maximums (per person)			
Annual Maximum	\$2,000 ³	\$2,000 ³	\$2,000 ³
Lifetime Maximum for Orthodontia	\$2,500	\$2,500	\$2,500

Monthly Paycheck Contributions

Employee Only	\$14.50
Employee + Spouse	\$29.11
Employee + Child(ren)	\$31.86
Family	\$46.37

REMINDER!

The MetLife Dental Network expanded from the Preferred Dentist Program (PDP) network to the PDP Plus Network. There are now an **additional** 54,000 dentists in network.

VISION

Nestlé offers one vision plan from two different providers. Choose from VSP or EyeMed. To find a VSP provider, visit vsp.com and search the Signature network. To find an EyeMed provider, visit eyemedvisioncare.com and search the Access network. Here's what you'll pay for in-network care with either provider.

	VSP	EyeMed
Exam (one basic vision exam every 12 months)	\$20 copay	\$20 copay
Lenses (one set of standard — single, bifocal, trifocal, lenticular — plastic lenses every 12 months)	\$0	\$0
Frames (every 24 months)	\$130 allowance ¹	\$130 allowance ¹
Contact Lenses (instead of eye glass lenses every 12 months)	\$130 allowance ²	\$130 allowance ²
Monthly Paycheck Contributions		
Employee Only	\$5.20	\$3.73
Employee + Spouse	\$10.42	\$7.46
Employee + Child(ren)	\$9.68	\$6.93
Family	\$15.65	\$11.19

¹ Plus 20% discount off amount over allowance

² Plus 15% discount off amount over allowance





SAVINGS AND SPENDING ACCOUNTS

Save money for eligible health care and dependent care expenses with one or more of our tax-advantaged savings and spending accounts.



Health Savings Account (HSA)

The SureSAVER and HealthSAVER plans both come with an HSA, an account you can use to pay for eligible health care expenses. Nestlé puts in \$500 if you cover only yourself or \$1,000 if you cover family members, and you can contribute your own money tax-free (totaling up to \$3,650 for individual coverage or \$7,300 for family coverage). Any money you don't use rolls over to the next year, and it's always yours, even if you leave Nestlé.



Health Care Flexible Spending Account (HCFSA)

You are eligible to contribute up to \$2,750 in an HCFSA if you elect any of the medical plan options. You can use this account to pay for eligible health care expenses. But, if you elect either the HealthSAVER or SureSAVER plan, your HCFSA will be considered "limited purpose" and you will only be able to use money in the account for dental and vision expenses. Once you meet your annual medical deductible, then you can also use funds for eligible medical expenses. You can roll over up to \$550 of unused funds to 2023.



Dependent Care Flexible Spending Account (DCFSA)

This account doesn't automatically come with any plan, and you don't even need to be enrolled in a Nestlé medical plan to start one. You just have to have children under the age of 13 or a dependent parent to contribute to this account. You can contribute, tax-free, up to \$5,000 to pay for eligible day care costs (\$2,500 if married filing separately). Unused funds do not roll over to 2023.

Tax advantages are for federal tax purposes. State tax rules may vary.

NEW!

\$500!

Lifestyle Spending Accounts MAKE IT YOUR OWN!

We know wellbeing means different things to different people. We want you to thrive, and with the new, personalized Lifestyle Spending Account (LSA) starting in 2022, all benefits-eligible employees will receive \$500 each year to spend on your own emotional, physical, financial and social wellbeing.

Here are just a few ideas of how to spend that money to get you inspired and excited:

Emotional WELLBEING

- Pet adoption, walking and sitting expenses
- Mindfulness/meditation apps and classes
- Weight management and nutrition programs
- Massages

Physical WELLBEING

- Gym membership and personal training
- Home exercise equipment
- Fitness trackers and apparel

Financial WELLBEING

- Student loan repayment
- Income tax preparation
- Estate planning
- Budget-tracking apps

Social WELLBEING

- Cooking classes
- Club memberships
- Personal growth coaching

Here's how it's going to work — it's easy!

- 1 Make your wellbeing-inspired purchase**
You can spend the \$500 all at once on one big item or throughout the year on smaller purchases. Remember to save your receipts.
- 2 Submit your receipts**
You must submit those saved receipts by December 31, 2022.
- 3 Get reimbursed**
You'll get reimbursed via direct deposit or check.

Be on the lookout for more details coming early next year.

Note: This is not a final or complete list and it is subject to change. Make sure to check the final list in January 2022. Lifestyle Spending Account (LSA) benefits cannot be used for the reimbursement of health care premiums. Or for those enrolled in a high deductible health plan with a Health Savings Account, pursuant to Internal Revenue Code Section 223(c)(1)(A)(ii) and Rev. Rul. 2004-45, LSA benefits cannot be used for services coverable under the high deductible health plan (e.g. doctor-prescribed massage).

How are you going to use
YOUR \$500
for 2022?

Check out this video and get inspired!



Any reimbursed funds from your LSA are considered taxable earnings and will appear on your pay stub as imputed income.

PROTECTION INSURANCE

No one can predict the future, but you can plan for it. That's why Nestlé offers benefits to help protect your income and give you peace of mind.

Nestlé Health & Wellbeing Benefits Eligibility:

Full-Time Hourly and Salaried: 30+ hrs

Part-Time Salaried: 20–29 hrs



	Nestlé provides at no cost to you	Additional coverage you can buy
Life Insurance	<p>Full-time employees – 1.5 times your annual base pay</p> <p>Part-time employees – \$20,000 in coverage</p>	<p>Full-time employees – 7.5 times annual base pay (up to a maximum of \$2,000,000 combined between basic and supplemental life insurance*)</p> <p>Part-time employees – Up to \$80,000 in coverage (up to \$100,000 maximum combined basic and supplemental)</p> <p>For your spouse/domestic partner – \$10,000, \$25,000, \$50,000, \$100,000, \$250,000 or \$500,000 of coverage</p> <p>For your children – \$5,000, \$10,000 or \$25,000 of coverage</p> <p>Dependents will be guaranteed coverage up to \$25,000 before having to provide Evidence of Insurability (EOI).</p>
AD&D	<p>Full-time employees – 1 times your annual base pay (up to a maximum of \$100,000)</p>	<p>Full-time or eligible part-time employees – Up to \$500,000 for yourself</p> <p>For your spouse/domestic partner and children (full-time employees) – Up to an additional 40% of your employee AD&D coverage amount for your spouse/domestic partner and up to 10% of your employee AD&D coverage for each child</p>
Long-Term Disability (LTD)	<p>Full-time employees – 50% of your base pay + bonus if you're not able to work (up to \$1,250 per month)</p>	<p>Full-time employees – 60% of your base pay + bonus (up to \$15,000 per month)</p>

Note about LTD coverage: Basic LTD payments may continue for up to five years and are a taxable benefit. If you're enrolling for the first time in supplemental LTD, the plan may not pay benefits for a pre-existing condition that started during the three months before your coverage began. Because Nestlé pays for the Basic LTD coverage, a small portion of your supplemental LTD benefit will be taxable.

* You'll need to provide EOI (Evidence of Insurability) if you elect supplemental life insurance for yourself for an amount greater than 4x your salary or \$500,000 (lesser of). EOI is proof of good health and is required by the benefit administrators before your elections will take effect.

RESOURCES FOR YOU

For today and tomorrow.

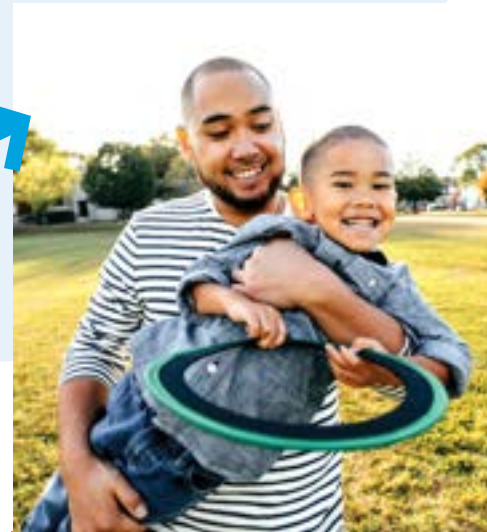
Health care is just part of what you get. We invest in resources for your total wellbeing, rewards for being a part of Nestlé and extras that make everyday life easier for you and those you love.

Check out some of your Nestlé resources.



Want to see the full picture of what Nestlé offers?

[Healthworksatnestle.com](https://www.healthworksatnestle.com) has all the details!



NEW

Carrum Health

Find support through your personal care specialist who will help navigate the ins and outs of certain types of surgeries to ensure better outcomes (and usually lower out-of-pocket costs with no extra bills from providers).

BetterHelp

Get up to five confidential, individualized counseling sessions via text messaging, chat, phone or video conference to get you the mental and emotional health support you need.



Earn Healthy Rewards

Take action by November 30, 2021. Earn up to \$400*, or up to \$800* if your spouse/domestic partner participates and you both enroll in a Nestlé medical plan for 2022. For complete program details and guidelines, visit [Healthworksatnestle.com](https://www.healthworksatnestle.com).



401(k) Plan

Save for your goals. Nestlé offers eligible employees access to a 401(k) retirement plan with many features to help you reach your financial wellness goals.

Take advantage of other great benefits.

CareFirst Video Visits

If you enroll in a CareFirst medical plan, you can connect anytime with doctors who can treat common health issues such as sore throat, sinus infections and rashes. You can also schedule appointments with certified nutritionists, lactation consultants and mental health care providers.

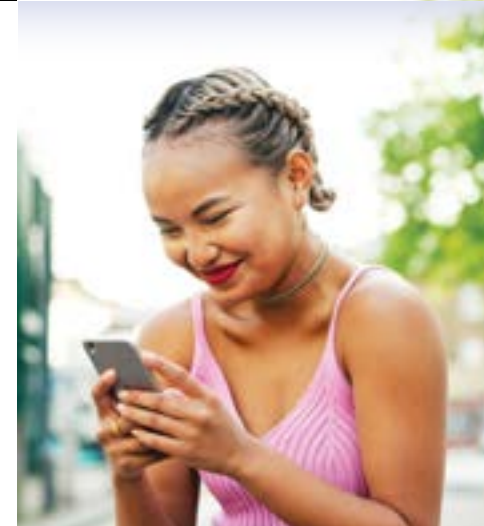


Smart\$aving Academy

Get help creating a budget, eliminating high-interest debt and saving for emergencies or retirement. The Nestlé Smart\$aving Academy, in partnership with Financial Finesse, offers planning resources and financial coaching to put you on the path to success.

Ovia Health

Get daily personalized support for your fertility, pregnancy and parenting journey. Ovia Fertility, Ovia Pregnancy and Ovia Parenting are apps available to you.



Teladoc Medical Experts

Experts are available to answer any questions or concerns you or an eligible dependent may have regarding a diagnosis and/or treatment. For more information, visit [Teladoc.com/medicalexperts](https://www.teladoc.com/medicalexperts).



NEW

Included Health

Check out this dedicated health care concierge service focused on making the health care system work better for the LGBTQ+ community and their loved ones.

Bright Horizons

Get five back-up care days or virtual tutoring, free Sittercity and Years Ahead membership, plus family support and online learning activities.

* You must be an active employee with a first day of work on or before 10/22/2021 and you and your spouse/domestic partner must be enrolled in a Nestlé medical plan in 2022. Spouses/domestic partners who are benefits eligible must be on record with the Nestlé HR Service Center by 10/22/2021. Healthy Rewards are divided per paycheck throughout 2022. If your employment ends during 2022, your Healthy Rewards credits will cease. Participants with steps processed by CareFirst by 10/31/2021 will start receiving Healthy Rewards in January 2022. Participants with steps processed by CareFirst by 11/30/2021, will start receiving Healthy Rewards in February 2022.

FOR ALL YOUR BENEFITS QUESTIONS

Nestlé Benefits Service Center

Nestle.ehr.com | 1-877-637-2255, Monday to Friday, 8 a.m.–7 p.m. ET

Plan	Benefit Vendor	Contact Information
Medical	CareFirst Blue Cross Blue Shield	1-833-502-9928 Carefirst.com/myaccount
Prescriptions	CVS Caremark	1-866-768-4261 Caremark.com
Employee Assistance Program (EAP)	Magellan	1-800-327-6678 1-833-502-9928 Option #2 Magellanascent.com
Healthy Rewards	Sharecare	1-833-502-9928, Option #3 Carefirst.com/sharecare
Dental	MetLife Dental	1-877-638-8020 Metlife.com/dental
Vision	VSP EyeMed	1-800-877-7195 Vsp.com 1-866-939-3633 Eyemedvisioncare.com
Health Savings Account (HSA)	Optum Bank	1-866-234-8913 Optumbank.com
Flexible Spending Accounts (FSAs)	Optum Bank	1-800-243-5543 Optumbank.com
Retirement Savings Plan	Voya	1-877-637-2255 Nestle.voya.com
Video Visits	CareFirst	Carefirstvideovisit.com



Here are your core vendor contacts. For a full list, visit [Healthworksatnestle.com/contact](https://healthworksatnestle.com/contact).



This brochure contains basic information about your 2022 NesCARE options. For more details about your NesCARE Plans, check the Summary Plan Descriptions (SPDs) available online at nestle.ehr.com. To request a copy of the SPDs, call the Nestlé Benefits Service Center at 1-877-637-2255 and select option #2 when prompted. If there is any difference between the information in your enrollment guide and the Plan documents, the Plan documents will govern. This brochure, together with your other enrollment communication, serves as a summary of material modifications (SMM) to the NesCARE SPDs for 2022. Please keep this information with your SPDs for future reference. Nestlé USA, Inc. reserves the right to amend or terminate NesCARE and any of its component plans at any time, including specific benefits and the amount of any employee costs. Please note that you are responsible for the accuracy of the dependent information that you provide to Nestlé and for following Plan eligibility rules set forth in your SPDs. Anyone who knowingly files a statement or claim containing false, intentionally incomplete or misleading information, or allows such a claim to be submitted on his or her behalf or on behalf of a dependent, will be responsible for the consequences. These consequences may include discharge, reimbursement to the Plans, a loss of Plan eligibility and civil and/or criminal action.