



Associate **Total Rewards**

Know your benefits. Share your knowledge. Enjoy your rewards.

BENEFITS GUIDE 2021



You can always count on us!

Access your benefit information through



<https://myseg.segrocers.com/total-rewards/>

Access your benefit election & make benefit changes through



My **Benefits**
Elections

www.yourbenefitsresources.com/seg

HR Contact Center

855.473.6763

HRforMe@segrocers.com

Our Company History

Southeastern Grocers, Inc. (SEG), parent company and home of BI-LO, Fresco y Más, Harveys Supermarket and Winn-Dixie grocery stores, is one of the largest conventional supermarket companies in the U.S.

SEG grocery stores, liquor stores and in-store pharmacies serve communities throughout the seven southeastern states of Alabama, Florida,

Georgia, Louisiana, Mississippi, North Carolina and South Carolina. BI-LO, Fresco y Más, Harveys Supermarket and Winn-Dixie are well-known and well-respected regional brands with deep heritages, strong neighborhood ties, proud histories of giving back, talented and caring associates and strong commitments to providing our customers with a shopping experience they can always count on.



1924

HARVEYS
supermarket

Harveys Supermarket is established by Iris and J.M. Harvey.



1925

Winn/Dixie

Although operating under multiple names since 1925, Winn & Lovett purchased Dixie Home supermarkets in 1955 and renamed the banner Winn-Dixie.



1961

BI-LO

Frank Outlaw purchases "Wrenn & Syracuse" grocery chain. In 1963, it is renamed BI-LO.



2015

Southeastern Grocers

Birthday of Southeastern Grocers, Inc. Parent company of BI-LO, Harveys Supermarket and Winn-Dixie grocery stores renamed Southeastern Grocers Inc. on May 18, 2015.



2016

FRESCO
y Más

Southeastern Grocers opens its first Latino supermarket and calls it Fresco y Más.

What's New for 2021

How you use your medical benefits matters. By increasing your use with some of our preferred partners, we are all able to enjoy more rewards for 2021. We can lower some costs, keep some premiums steady, and incorporate more **NEW opportunities for you to save.**

- Teladoc utilization doubled in the past year, so we are able to drop our copays for 2021.
- Surgery Plus has delivered cost savings without compromising customer satisfaction. As of June 2020, Surgery Plus has managed over 100 procedures for SEG associates. When asked to rate their experience, SEGers highly recommended their surgeon, with a 5 out of 5 star rating.
- My Wellness participation has helped drive awareness of different programs, practices, and habits that drive overall healthier choices.

NEW cost comparison tools for 2021:

Healthcare Bluebook: designed to assist and reward you in selecting high-quality, affordable health care providers.

Rx Savings: personalized prescription savings advice for the medications you're taking now and any you're prescribed in the future.

NEW program offerings for 2021:

- Basic Life Insurance for full time hourly associates
- MeMD Telehealth program for part-time, non ACA eligible associates

NEW My Wellness partnerships for 2021:

- Camp Gladiator
- Class Pass

Please note, some enhancement details may not have been finalized at the time this guide was printed. For the most up to date digital copy, and the most up to date benefit plan details, please visit the Associate Total Rewards page.

Important Care Reminder for 2021

Routine care is critical for everyone's health. Preventative services and screenings are in place to detect diseases and conditions before they become serious. Unsure of where to start? Check out the Road Map of Care on page 11.

Medical Plan Enhancements

SEG will cover these screenings at 100% (in-network), whether they are coded as preventive or diagnostic: mammograms and colonoscopies. These screenings are critical to the detection of potentially life-threatening diseases. Southeastern Grocers is taking away any financial concerns by covering these screenings so that no one has to avoid or procrastinate in obtaining them.

Teladoc Enhancements

The importance and need for telemedicine has become more clear in light of the COVID-19 pandemic. SEG is proud to announce that we will be covering more of the costs toward Teladoc. This means LOWER copays for the third year! The more everyone uses these services, when appropriate, the more SEG is able to save in medical costs. We are able to pass these savings on to you by lowering the copays. Primary services will cost \$10 and mental health and dermatology services will cost \$30.

Prescription Plan Enhancements

Two new programs are being introduced to help lower your prescription costs (Rx Savings and One Touch). Walgreens was added into our network in July 2020 to give you more options.

Premium Increases for 2021

Our life, disability and vision plan premiums will be experiencing a slight increase in 2021.

Enrollment & Life Events



New Hire

To enroll as a new hire, you will need your associate profile set up in My Self-Service Portal. Your earliest access will depend on the timing of your hire and submittal of required documentation. Once your associate profile is established, an email will be sent to you. Then you must sign in and complete your online enrollment no earlier than your date of hire and no later than 30 days after your date of hire.

Who can I cover?

- Your spouse or domestic partner*
- Children up to age 26, including biological, adopted, foster, step and children under legal guardianship
- Unmarried disabled children

Web Enrollment

You will have the opportunity to enroll in your benefits through www.yourbenefitsresources.com/seg.

Once I enroll, when do my benefits start?

Health benefits will be effective the first day of the month following 30 days from your hire date. If your 30th day falls on the first of the month, your benefits will become effective on that date; they will not push out an additional month. 401(k) Retirement Savings benefits follow a different time frame. Please refer to this section of the guide for further details.

*Spouses or domestic partners who have access to other credible coverage through an employer will not be eligible for SEG Medical.

Annual Enrollment

Annual Enrollment is your once-a-year opportunity to select or update the associate health benefits that matter to you and your family. The associate benefits available to you are determined by various factors like associate status, full-/part-time status, life event(s) and effective date(s). Based on these factors, certain benefits and/or election options may or may not be available to you.

Job Status Changes

Most job classification changes are considered a qualifying event for you to review and make changes to your benefit elections. The effective date of your job change is the same date your benefit changes would be effective. Check out MyBenefits within 30 days of your job change. Some examples of a qualified job change are moving from full time to part time, or part time to full time, changing from hourly to salaried or salaried to hourly.

ACA Annual Evaluation

If you are a part-time associate, SEG is required to review your hours every year to determine if you are eligible for the BCBS medical options. Your evaluation takes place every year during Open Enrollment, unless you are a new or rehired associate. New hires are evaluated based on 12 months from your hire date. Once you are evaluated, your status is locked in for 12 months.

Important 2021 Dates to Remember

When should I pick my 2021 SEG Benefits?

hired 10/16/20 or earlier Open Enrollment: 10/18/20 - 11/14/20
 hired 10/17/20 or later within 30 days of your hire date

When should I shop for ACA Marketplace Exchange? 11/1/20 - 12/15/20 or within 31 days of a status change

When will I receive benefit cards for newly elected benefits?

open enrollment early January
 hired 11/2/20 or later within 2 weeks of your benefit effective date

When should I sign up for my electronic 2020 W2's via www.paperlessemployee.com by 1/8/21

Check date where 2021 benefits begin deducting

weekly 1/5/21
 biweekly 1/12/21

When will the 2020 annual 401(k) Company Match be posted? 2nd Quarter 2021

Mid-year changes to current benefits

due to loss or gain of eligibility (job change, new plan) within 30 days of the gain/loss
 due to a life event (birth, marriage, adoption) within 30 days of the event
 due to CHIP/Medicaid gain/loss within 60 days

How long do I have to submit proof for my new dependents? 60 days from the benefit effective date

Eligibility



Benefit	Provider	Paid By	FT Salary	FT Hourly	PT Hourly* (10+ hrs per wk)	PT Hourly* (<10 hrs per wk)
Health Wellbeing begins on page 8						
Medical	BCBS	SEG/Assoc.	●	●		
Telemedicine	Teladoc	SEG/Assoc.	●	●		
Personal Care Connect	BCBS	SEG	●	●		
WINFertility	BCBS	Assoc.	●	●		
Exclusive Surgery Network	SurgeryPlus	SEG	●	●		
Pharmacy	Express Scripts	SEG/Assoc.	●	●		
MyWellness	Several	SEG/Assoc.	●	●		
Employee Assistance Program	Health Advocate	SEG	●	●	●	●
Health Expense Account Options	Multiple	SEG/Assoc.	●	●		
Aflac	Aflac	Assoc.	●	●	●	
Dental	Delta Dental	Assoc.	●	●	●	
Vision	EyeMed	Assoc.	●	●	●	
Hearing	Amplifon	Assoc.	●	●	●	●
Marketplace Health Insurance	HealthSherpa	Assoc.			●	●
Financial Wellbeing begins on page 29						
SEG Associate Discount	SEG	SEG	●	●	●	●
Discounts & Perks	Various	SEG	●	●	●	●
Financial Planning	Prudential	Assoc.	●	●	●	●
401(k) Retirement Savings	Fidelity	SEG/Assoc.	●	●	●	
Purchasing Power Program	Purchasing Power	Assoc.	●	●	●	
Basic Life Insurance	MetLife	SEG	●	●		
Supplemental Life Insurance	MetLife	Assoc.	●	●	●	
Basic AD&D	MetLife	SEG	●			
Supplemental AD&D	MetLife	Assoc.	●	●	●	
Auto, Renters, Home Insurance	MetLife	Assoc.	●	●	●	
Legal Services Plan	Hyatt Legal	Assoc.	●	●	●	
Identity Theft	ID Watchdog	Assoc.	●	●	●	
Career Wellbeing begins on page 41						
Private Student Loan Refinancing	SoFi	Assoc.	●	●	●	●
Federal Student Loan Assistance	GotZoom	SEG	●	●	●	●
Retail Scholarship Program	SEG	SEG	●	●	●	●
GED	GEDWorks	SEG		●	●	●
Inclusion & Diversity Groups	SEG	SEG	●	●	●	●
Social Wellbeing begins on page 46						
Pet Insurance	Nationwide	Assoc.	●	●	●	●
Pet Meds	SEG Pharmacy	Assoc.	●	●	●	●
Paid Holidays	SEG	SEG	●	●	●	
Paid Vacation	SEG	SEG		●	●	
Paid Sick Time	SEG	SEG		●		
Paid Time Off	SEG	SEG	●			
Bereavement	SEG	SEG	●	●		
Jury Duty	SEG	SEG	●	●		
Leave of Absence	SEG	SEG	●	●	●	●
Salary Continuation	SEG	SEG	●			
Short-Term Disability	MetLife	Assoc.	●	●		
Long-Term Disability	MetLife	Assoc.	●	●		
Community Wellbeing begins on page 52						
SEG Cares	SEG	Assoc.	●	●	●	●

*Associates are evaluated on an annual basis to determine ACA eligibility. Refer to page 5 to understand the ACA process more.

Know Your Options

Each wellbeing focus has benefits that are specific to your job classification and some that are available to everyone, regardless of your job classification. To make sure you don't miss out on benefits you may not realize you have access to, follow the wellbeing path of these associates:

Tabitha



Salaried Associate
2 years of service

Jose



Full-Time Hourly Associate
Works 35 hours a week
10 years of service

Linda



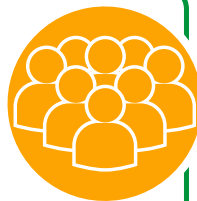
Part-Time Associate
Works 10 hours (or more) a week
5 years of service

Brian



Part-Time Associate
Works a few hours a week
1 year of service

Did you know there are some benefits for everyone? And you don't even need to sign up for them. Check out the 🧑‍🤝‍🧑 icon throughout the guide to learn more.



Check out the 💰 icon throughout the guide to learn more ways you can save.



Several of our benefits partners offer various types of coaching. Take advantage of these support tools as you need them. Some may require enrollment into a benefit, others may not. Check out the 🎧 icon throughout the guide to learn more.



Health Wellbeing

Tabitha and Jose



Tabitha and Jose will have the opportunity to select between:

- 3 BCBS Plans
- 3 Aflac Plans
- 2 Dental Plans
- 1 Vision Plan
- 2 Flexible Spending Accounts



Linda



Linda worked 30+ hours/week over the past 12 months and she will have the opportunity to select between:

- 3 BCBS Plans
- 3 Aflac Plans
- 2 Dental Plans
- 1 Vision Plan

Brian



Brian worked 5 hours/week over the past 12 months.

He doesn't work enough hours to support benefit deductions, but he can discuss medical plan options with HealthSherpa that he can pay for outside of his SEG paycheck. In addition he will have access to the same benefits offered to all.

All SEGers



All SEGers are eligible to receive discounts on Hearing Health Care offered through Amplifon and participate in the Health Advocate Employee Assistance Program.

The Benefits Guide is meant only as a brief description of the programs for which Southeastern Grocers' associates may be eligible and is not meant to provide medical direction or advice. All insurance contracts and plans have limitations and exclusions that apply. Please refer to and read all plan documents for more complete descriptions. Southeastern Grocers reserves the right, at its discretion, to discontinue, increase, decrease or alter any or all plans and benefits described in this summary for any reason and at any time with or without notice.

Insurance Insights

Low Premium			HRA			Copay		
Coverage	Payroll Cost	Risk Tolerance	Coverage	Payroll Cost	Risk Tolerance	Coverage	Payroll Cost	Risk Tolerance
Light Pink	Light Yellow	Light Purple	Light Pink	Light Yellow	Light Purple	Light Pink	Light Yellow	Light Purple
Light Pink	Light Yellow	Dark Purple	Light Pink	Light Yellow	Light Purple	Red	Yellow	Light Purple
Light Pink	Light Yellow	Dark Purple	Red	Yellow	Dark Purple	Red	Yellow	Light Purple
Red	Yellow	Dark Purple	Red	Yellow	Dark Purple	Red	Yellow	Dark Purple

Using the Low Premium plan as an example, there are ways that you can equalize your coverage, balance your risk and use cost-saving benefits to ensure minimal future payroll cost increases:

- Use benefits like Teladoc & Surgery Plus, which provide great coverage, to keep your costs low.
- Research providers and use cost estimator tools provided by partners to anticipate your out-of-pocket expenses.
- Consider selecting other coverages provided by Aflac to supplement your medical coverage.
- Consider selecting a Health care FSA plan by Connect Your Care to help you balance your risk and plan better for unexpected medical, prescription, dental and vision costs.

Low Premium		
Coverage	Payroll Cost	Risk
Light Pink	Light Yellow	Light Purple
Coverage Equalizer Aflac Critical Illness, Hospital Indemnity, Accident Plans	Light Yellow	Balancing Risk Health Care FSA, Healthcare Blue Book, Rx Savings
Light Pink	Light Yellow	Dark Purple
Light Pink	Light Yellow	Dark Purple
Red	Yellow	Dark Purple

Medical



	Copoly Plan		HRA Plan*		Low Premium Plan	
	In network	Out of network	In network	Out of network	In network	Out of network

Annual Deductible						
Associate	\$750	\$2000	\$2,000	\$4,000	\$5,000	\$10,000
Associate & Spouse/DP/Child(ren)	\$1,500	\$4,000	\$4,000	\$8,000	\$10,000	\$20,000
Family	\$1,500	\$4,000	\$4,000	\$8,000	\$10,000	\$20,000

Out-of-Pocket Maximum						
Associate	\$4,000	\$8,000	\$5,000	\$10,000	\$6,000	\$12,000
Associate & Spouse/DP/Child(ren)	\$8,000	\$16,000	\$10,000	\$20,000	\$12,000	\$24,000
Family	\$8,000	\$16,000	\$10,000	\$20,000	\$12,000	\$24,000

Medical Services						
Preventive Care	Covered in full	Not Covered	Covered in full	Not Covered	Covered in full	Not Covered
Doctor / Specialist Office Visits	\$40/\$60 Copay	50% after Deductible	30% after Deductible	50% after Deductible	40% after Deductible	60% after Deductible
Lab & X-Ray Services	20% after Deductible	50% after Deductible	30% after Deductible	50% after Deductible	40% after Deductible	60% after Deductible
Hospital Services & Outpatient	20% after Deductible	50% after Deductible	30% after Deductible	50% after Deductible	40% after Deductible	60% after Deductible
Hospital Services & Inpatient	\$250 Copay + 20% after Deductible	\$250 Copay + 50% after Deductible	\$250 Copay + 30% after Deductible	\$250 Copay + 50% after Deductible	\$250 Copay + 40% after Deductible	\$250 Copay + 60% after Deductible
Teladoc	\$10 Copay	Not Covered	\$10 Copay	Not Covered	\$10 Copay	Not Covered
Teladoc (Dermatology & Mental Health Services)	\$30 Copay	Not Covered	\$30 Copay	Not Covered	\$30 Copay	Not Covered
Urgent Care	\$60 Copay	50% after Deductible	30% after Deductible	50% after Deductible	40% after Deductible	60% after Deductible
Emergency Room	\$300 Copay + 20% after Deductible	\$300 Copay + 20% after Deductible	\$300 Copay + 30% after Deductible	\$300 Copay + 30% after Deductible	\$300 Copay + 40% after Deductible	\$300 Copay + 40% after Deductible

Weekly Premiums**	Copoly Plan	HRA Plan	Low Premium Plan	HRA Plan Only	SEG HRA Card Contribution
Associate ONLY	\$58.00	\$35.00	\$16.00		\$500**
Associate + Child(ren)	\$120.00	\$74.00	\$48.00		\$1,000**
Associate + Spouse/DP	\$132.00	\$80.00	\$54.00		\$1,000**
Associate + Family	\$200.00	\$129.00	\$83.00		\$1,500**

*Premiums shown assume no tobacco or wellness premium.

**The HRA (Health Reimbursement Arrangement) Plan is an employer-funded plan that places funds on an HRA debit card to help pay for qualified medical and prescription expenses. Refer to page 22 for more details.

Road Map of Care

These steps are basic to care, regardless of who covers you; if you don't have SEG benefits, reach out to your current providers about the tools they may have to help you complete these steps.



Check Point 1
Get your bearings
 Navigate your benefits like a pro! Keep a list of all your benefits and the websites/apps/ phone numbers.

Check Point 2
Set your path
 Be present in your health care & take advantage of the benefits you've selected. Make appointments and learn about your health.

Check Point Pit Stop
 Sometimes you need to stop and evaluate things. Don't be afraid to ask questions or seek second opinions. Discuss your concerns with your provider, or with the many resources provided by all of our carriers.

Check Point 3
Drive toward results
 Take an active role in your care. There are professionals ready to support and help you along the way, so use them!

My Health Toolkit®



My Health Toolkit®

Benefits

Wellness

Resources

My Profile

Benefits

Where to go to find the basics on your benefits:

Claims & Eligibility

Digital ID Card

HRA Quicklink to Accrue Health

Wellness

Specialized support and help teams:



Health Coaching, including tobacco cessation assistance

Personal Care Connection

Resources

When you need assistance finding or obtaining care:



Find a Doctor or Facility

Teladoc Quicklink

EAP Health Advocate Quicklink



WINFertility Quicklink, use member promo code: BCBSFL



Blue365 discounts on various lifestyle products, ranging from Fitbits to vacations

Below are testimonials from SEG associates regarding some of the tools and support your BCBS coverage provides:

My Health Toolkit:

“Thank you for walking me through how to use My Health Toolkit. I did download the app and use it to check what BCBS paid and what I may owe. Each time I get a bill in the mail from my chiropractor, I go here first before I pay it.”

Personal Care Connection:

“I am glad to know there are people who care about me and my daughter.”

SEG Associate Mrs. R says: *“Having a nurse on my side to speak in simple terms about this testing was a huge help to us.”*

Teladoc:

“I was so glad that I avoided the ER!”

SEG Associate “M” writes: *“After a small stop at the dog park, my daughter broke out in a rash on her arms, legs and neck. It got worse when she tried to sleep that night so I called Teladoc. I was called back within a few minutes and was able to share photos of her rash from my phone. A prescription was called in for her and we followed up with our pediatrician a few days later. Thank you Teladoc!”*

www.MyHealthToolkitFL.com

Medical



Teladoc

Teladoc® is a convenient and affordable option for a variety of medical services, including **General Medical**, **Dermatology** and **Behavioral Health**. Access quality healthcare from the comfort of home, during your lunch break or while traveling. You can even get a prescription sent to your local pharmacy, when medically necessary.

- Connect with a licensed doctor, dermatologist or therapist by **web**, **phone** or **mobile app**¹
- Over **2,000,000** telehealth visits performed
- **95%** member satisfaction
- Speak with a doctor in minutes
- Teladoc doctors average **20 years** of experience

Get started:
Teladoc.com

Call:
1-866-789-8155

Available on the iPhone
App Store

ANDROID APP ON
Google Play

General Medical \$10/visit

- Board-certified doctors are available 24/7/365 by web, phone or app
- Treat flu, allergies, sinus infection, rash, sore throat and more

Dermatology \$30/visit

- Log into your account to upload images of your skin issue
- Receive a response through Teladoc's secure online message center within two business days
- Treat on-going or complex issues like psoriasis, eczema, acne and more

Behavioral Health \$30/session

- Schedule a video or phone appointment seven days a week
- Support for anxiety, stress, depression, family issues and more
- Access to psychiatrists, psychologists, licensed clinical social workers, counselors and therapists

*General Medical visits are available by web, phone or mobile app. Behavioral Health is available by web or mobile app. Dermatology consults are available through Teladoc's secure online message center. © 2019 Teladoc Health, Inc. All rights reserved. Teladoc and the Teladoc logo are registered trademarks of Teladoc Health, Inc. and may not be used without written permission. Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, non therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc physicians reserve the right to deny care for potential misuse of services.10E-196-0916

Personal Care Connection

Sorting through health care issues can be complicated, especially when you're dealing with a serious illness or injury.

The Personal Care Connection team includes registered nurses, social workers, doctors and pharmacists. They can help you:

- ◆ Prepare for or recover from surgery.
- ◆ Make sense of your diagnosis.
- ◆ Find the right doctor at the right time.
- ◆ Manage your medications.
- ◆ Avoid unnecessary hospital stays or ER visits.
- ◆ Deal with a substance abuse issue.

A Personal Care Connection nurse may reach out with a phone call and offer support. Or, just call the number below to see how this program might help you.



Personal Care Connection: 1-888-281-7438



Log in to www.MyHealthToolkitFL.com to see a list of frequently asked questions. Select Health and Wellness, then Programs and Personal Care Connection.



WINFertility

For over 20 years, WINFertility has been linking those dealing with infertility with a network of accessible, affordable and proven Fertility Specialists who can help. A key to our success is lower than market-rate Treatment Bundles consisting of the medical services and medications required to help you have a baby. For those already in treatment with a specialist, the WINFertilityRx Program can help reduce costs on fertility medications.

Call Toll Free 844-446-2332
To speak with a WINFertility Patient Specialist
Monday – Friday 8:30 AM – 7:30 PM EST

Sí Hablamos Español

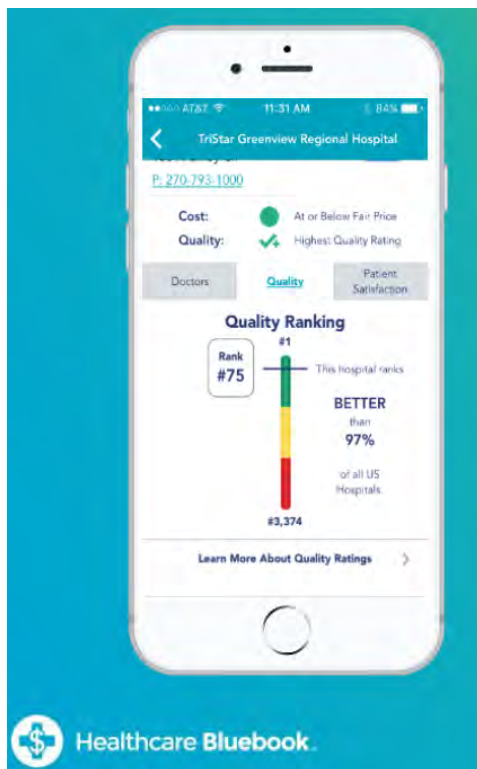
Your PROMO CODE is BCBSFL

Blue Cross and Blue Shield of Florida, Inc. (BCBSF) is an Independent Licensee of the Blue Cross and Blue Shield Association. BCBSF has negotiated discounts for members who elect to obtain certain services from WINFertility. WINFertility is an independent and separate company from BCBSF. WINFertility services are provided solely by WINFertility and are not a covered benefit of BCBSF. BCBSF makes no representation that it will provide insurance to members for treatments for which the WINFertility program may be used.

Comparison Shopping

Quality, Care, Cost. Three important factors to consider when making a decision regarding health care services. SEG is excited to partner with two great solutions offering cost savings directly to you for certain medical and prescription costs.

Medical



Shop for affordable, quality care in your area.

Check out the cost and quality of your doctor or a facility.

Save money while making informed decisions about your health care.

Prescription



The Rx Savings Solutions platform is an extra layer of savings on top of your current Express Scripts insurance.

Sign up through a simple, easy to use web site or mobile app.

Receive personalized notifications whenever savings opportunities are found for you.

Your FREE surgical benefit offered by your employer.

Surgical coverage for Spine Surgical Procedures, Total Joint Arthroplasty and Revision Total Joint Arthroplasty will only be available through SurgeryPlus™. These procedures are not covered if you use a non-SurgeryPlus™ provider. Contact a Care Advocate for more information.

Your Surgeon of Excellence Has

- Extensive training and board certification
- Demonstrated results in their specialization
- Good standing with medical boards
- Comprehensive malpractice claim and reputational review



Your Dedicated Care Advocate

- Locates and provides a list of physicians who are best suited to your specific needs from which you can choose
- Schedules all of your appointments for you
- Coordinates all of the logistics, from arranging for the transfer of your medical records, to booking any travel arrangements
- Follows up with you after your procedure to ensure your needs have been met



Reduce Financial Burden By

- Waived deductible and coinsurance
- Travel coverage for you and a companion



888.241.8537 • Access Code: surgeryplus
<https://SEG.surgeryplus.com>

Prescription



Prescription Drugs Benefits Summary

Prescription Class	SEG Pharmacy	CVS & Walgreens Pharmacy
	30-Day Supply	30-Day Supply Only
Generic	\$10	\$20
Brand-Preferred	30% (\$30-\$70)	40% (\$100-\$200)
Brand-NonPreferred	30% (\$65 - \$100)	50% (\$200 - \$400)
Specialty Drug	\$200	
Out-of-Network Pharmacy	Not Covered	
90-Day Rx	Buy 2, get 1 free	Regular price
90-Day Rx (Pathstone Mail Order)	Buy 2, get 1 free	Not covered

Prescription drug expenses apply to the medical out-of-pocket max.
Please note that using a pharmacy outside of SEG, Pathstone, CVS, or Walgreens will result in paying 100%.

Looking for the convenience of mail order? | Experience the Pathstone pharmacy difference today.

Let our pharmacy help.



Experience the
pharmacy difference
today.



Contact us today for more information
pathstonehealth.com | 800.218.8587

888.754.7648
www.express-scripts.com



Check out the vaccines offered at local pharmacies. Please note, pharmacies in Florida can only administer vaccines to individuals over 18.

Vaccine	AL	FL	GA	LA	MS
Meningitis	●	●	●	●	●
Pneumonia	●	●	●	●	●
Tetanus/Diphtheria	●	●	+	●	●
Tetanus/Diphtheria /Pertussis	●	●	+	●	●
Shingles	●	●	●	●	●
Hepatitis B	●	●	+	●	●
Human Papillomavirus (HPV)	●	●	+	●	●
Hepatitis A	●	●	+	●	●
MMR	●	●	+	●	●
Varicella (Chickenpox)	●	●	+	●	●
Influenza	●	●	●	●	●
Influenza High Dose	●	●	●	●	●

Available



Available with Prescription



MyWellness through ADURO

SEG is committed to putting people first, and that is why we are continuing to partner with Aduro, a leading wellness organization, to provide a cutting-edge wellbeing program for you! The MyWellness program will provide you with tools, resources and activities to support and achieve your holistic wellness goals. Some of the activities you can engage in and earn points, include:

- Annual Wellbeing Assessment
- Annual Biometrics Screening
- Preventive Exams and Screenings
- One-on-one Telephonic Coaching
- Virtual Six-Week Coaching Paths
- Team Challenges
- Individual Challenges and Activities

“Since having a stroke two years ago, it is both rewarding and exciting to have health insurance that provides more than just coverage.

This program helps me to have a healthier and rewarding lifestyle”

Did you know...

61% of associates agree that they have made healthier lifestyle choices because of their company’s wellness program



HEALTH & FITNESS



GROWTH & DEVELOPMENT



MONEY & PROSPERITY



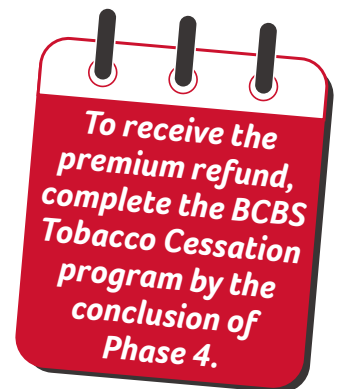
CONTRIBUTION & SUSTAINABILITY

Tobacco Premium

- You will be required to complete a Cotinine test and/or sign an affidavit attesting to your tobacco use.
- Falsification can lead to disciplinary action, up to termination.
- There will be a \$30.00 weekly premium added.

Tobacco Cessation Program

- FREE 6-month program available to associates on an SEG medical plan through BCBS.
- Minimum of 4 coaching calls with certified Blue Cross Blue Shield health coach.
- Free over the counter Nicotine Replacement Therapy (NRT) when prescribed by doctor.
- Additional support material. 855-838-5897



844.994.0263

<http://SEGrocers.mywellmetrics.com>

2021 Incentive Design

Associates enrolled in an SEG medical plan are highly encouraged to participate in the MyWellness program to avoid incurring a wellness premium of \$30 per week for 12 weeks in the following phase.

Did you know...

\$1 invested into wellness programs = \$6 in health care savings

Earn 100 points during Phase 1

YES!
No Additional Premiums

Pay Dates
3/30/2021 - 6/15/2021

No.
\$30 Weekly Premium

Earn 100 points during Phase 2

YES!
No Additional Premiums

Pay Dates
6/22/2021 - 9/7/2021

No.
\$30 Weekly Premium

Earn 100 points during Phase 3

YES!
No Additional Premiums

Pay Dates
9/14 2021 - 11/30/2021

No.
\$30 Weekly Premium

Earn 100 points during Phase 4

YES!
Annual Incentive Drawing

Pay Date
12/14/2021

No.
Not eligible for drawing

***Associates enrolled in a low-premium associate only plan will incur a weekly premium of \$7 if the phase goals are not met.**

Class Pass

NEW subsidized monthly membership rates on virtual and in-person fitness classes through ClassPass. Access thousands of top studios and wellness providers globally, including yoga, boxing and barre, to meditation, personal training and HIIT. **All new members receive a 3-week free trial.**

**All plans include unlimited access to ClassPass' on-demand library of 2,000+ video workout. Credit plans include access to hundreds of gyms for just 1 credit per visit!*

Monthly Plan	Classes per Month	Standard Monthly Cost	SEG Associate Price
ClassPass at Home	Unlimited Digital	\$9	\$0
10 Credits	1 - 2	\$19	\$5
21 Credits	3 - 4	\$39	\$21
45 Credits	5 - 8	\$79	\$53
85 Credits	9 - 12	\$139	\$101

<https://classpass.com/contact>

Camp Gladiator

SEG associates receive 10% off all Camp Gladiator membership plans listed below! Memberships include unlimited access to virtual and/or outdoor workouts led by Certified Personal Trainers all over the United States.

**Outdoor memberships include unlimited access to virtual workouts as well.*

BOLD Membership Plan	Standard Monthly Cost	SEG Associate Price
6 Month Virtual	\$49	\$44.10
12 Month Virtual	\$39	\$35.10
24 Month Virtual	\$29	\$26.10
6 Month Outdoor	\$79	\$71.10
12 Month Outdoor	\$69	\$62.10
24 Month Outdoor	\$59	\$53.10

512-494-6966

WW – Weight Watchers Reimagined

Southeastern Grocers and WW are working together to help you reach your wellness goals. Through this partnership, get an **exclusive discount of over 50% off the retail price and join now for as low as \$8.48 per month.**

- 24/7 Coach access, curated meditations, and virtual workouts.
- Track food, activity and sleep in the **award-winning WW app.**
- Share and **connect** in our members-only online **community.**
- **Earn rewards** and experiences with our free rewards program.


WW Plan	Standard Monthly Cost	SEG Associate Price
Digital Only	\$16.96	\$8.48
Digital + Workshops	\$38.22	\$19.11
WW for Diabetes	\$38.22	\$19.11

866.204.2885
<http://ww.com/us/SEG>



We help support your life

Our EAP experts can:

- Provide confidential help with personal issues, 24/7
- Consult with you in person, by telephone or secure video
- Help with stress, anxiety, depression and family problems
- Support you with grief and loss, anger and substance abuse
- Find local services to help make your life easier
- Research and locate legal specialists and financial counselors
- Find local resources for child care, adult day care and eldercare
- Direct you to your comprehensive EAP member website
- Refer you to more long-term support as needed
- Lower Bills for noncovered medical/dental services 

Available at no cost to associates, their spouse, dependent children, parents and parents-in-law. Completely confidential.

We're not an insurance company. West's Health Advocate Solutions is not a direct health care provider, and is not affiliated with any insurance company or third party provider.

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Turn to us—we can help.

HealthAdvocate™

Download the App today!




877.240.6863 • answers@HealthAdvocate.com

www.healthadvocate.com/members

Health Expense Account Options

Southeastern Grocers offers three types of spending account options. Each account is administered differently and provides different benefits, some tax deferred.



	BCBS HRA	Health Care FSA	Dependent Care FSA
Description	SEG funded account to be used toward most medical, prescription, and over-the-counter care expenses	Funded by you, this account covers most medical, prescription, dental, and vision care expenses. You can also shop at https://fsastore.com .	Funded by you, this account covers child and elder care (not medically related)
Max funding	Unused funds may rollover up to \$5,000 (contingent upon continued HRA Plan enrollment)	\$2,750	\$5,000
Taxable Status	Nontaxable, it's funded by SEG	Tax-free per year to pay eligible health care expenses	Tax-free per year to pay eligible dependent care expenses
	Unused funds may rollover up to \$5,000 (contingent upon continued HRA Plan enrollment)	This is a use it or lose it account; up to \$550 can be rolled over into the next calendar year (contingent upon continued FSA Plan enrollment)	This is a use it or lose it account; funds do not rollover in any circumstance
Access to funds	<p>Mastercard debit card is front loaded based on your HRA Plan tier enrollment, and can be accessed almost immediately.</p> 	<p>Visa debit card is front loaded based on your election, and can be accessed almost immediately.</p> 	<p>Amount elected builds throughout the year as payroll deductions take place. You can use these tax-free funds as they become available, to pay for eligible dependent care expenses</p> 
Enrollment Info	HRA must be elected through the enrollment in the HRA medical plan option.	FSA's are elected separate and independent of a medical plan enrollment. FSA's are elected annually through open enrollment or a qualifying life event. Prior year elections will not be saved; this benefit requires an active enrollment each year.	
	<p>844.643.3099 www accrue-health.com</p>	<p>844.881.0123 www connectyourcare.com/SEG</p>	



Aflac isn't health insurance

Let us show you who we really are

Your enrollment is almost here — giving you the chance to choose the products and services that best meet your financial needs.

Health insurance pays doctors and hospitals. Aflac helps pay the bills health insurance doesn't cover, including copayments, deductibles and other costs that add up quickly.

Isn't it time to get to know Aflac? Southeastern Grocers makes these insurance plans available during your enrollment:

Group Accident Insurance helps pay for costs that arise from covered accidents such as fractures, dislocations and lacerations. This plan also includes a \$50 Wellness Benefit that is paid once each 12-month period after 12 months of paid premium and while coverage is in force.

Group Critical Illness Insurance helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness such as cancer (internal or invasive), heart attack, stroke, end-stage renal failure or a major organ transplant. This plan also includes a \$50 Health Screening Benefit that is paid for employee and spouse only once per calendar year while coverage is in force.

Group Hospital Indemnity Insurance helps pay the costs associated with a hospital stay including benefits for inpatient services. This plan also includes a \$50 Wellness Benefit that is paid once per calendar year per insured.

NEW for 2021

MeMD

Exclusively offered for part time associates not eligible for the SEG Medical Plans.

Aflac + SEG

Are subsidizing portions of the cost to offer MeMD services at a discount.

	MeMD + Aflac	MeMD
Covered Members	Part-time Associates not eligible for SEG Medical plans, but are enrolled in any Aflac product	Part-time Associates not eligible for SEG Medical plans, but are not enrolled in any Aflac product
Plan Details	MeMD + Aflac	MeMD
Dependent Children	Up to age 26	Up to age 26
E-prescriptions	Yes	Yes
General Medical	\$25	\$45
Talk Therapy	\$65	\$65
Telepsychiatry Initial Evaluation	\$195	\$195
Telepsychiatry Ongoing	\$95	\$95

800.433.3036

www.aflacgroupinsurance.com/ click on Customer Service

Classification of Services

Preventive⁺

Most dental plans cover these services. Typically includes exams, cleanings, x-rays, and sealants.

Basic

Dental plans will pay for a percentage of these services. Typically includes fillings, extractions, root canals, root planing.

Major^{*}

Dental plans will pay for a percentage of these services. Typically includes crowns, dentures, and implants.

	Enhanced Dental Plan	Value Dental Plan
Annual Maximum	\$1,500 per member	\$1,000 per member
Associate	\$50	\$75
Family	\$150	\$225
Preventive Services	Covered in full	Covered in full
Basic Services	20% / 80%*	30% / 70%*
Major Services[†]	50% / 50%*	50% / 50%*
Orthodontia	50% up to \$1,500* lifetime max	Not covered
Associate Weekly Contributions		
Associate only	\$7.45	\$5.23
Associate + Child(ren)	\$15.09	\$11.09
Associate + Spouse/Domestic Partner	\$14.03	\$7.04
Family	\$20.05	\$13.77

Estimate Your Dental Costs



Try it out

Ready to get an estimate?

1. Log in to your account at deltadentalins.com. (If you don't have one yet, click on Register.)
2. Click on the Cost Estimator link by your name.

How to navigate

Select the service you need. Explore additional questions (like "Which tooth?" or "Are you a new patient?"). Whenever you're ready, click See cost Note: If you've been using your dental benefits, your current dentist will show up by default, but if you want to see other options, just click on Select dentists to compare.

*12 month waiting period applied for part-time associates

Balance billing can occur if you go out of network.

+Preventive services also contribute toward the annual maximum.



800.521.2651

www.deltadentalins.com

EyeMed has extended their Freedom Pass to you



With Freedom Pass, members get a special offer at LensCrafters: **\$0 out-of-pocket cost** for your choice of frames — no matter the price point (some limitations of brands like Chanel, Cartier, Gucci, etc. may apply. Check with your local LensCrafters for further exclusion details).

  Coach HC6065	Retail cost of Coach frame	\$205
	Member frame cost without Freedom Pass <small>(\$130 frame allowance + 20% standard additional discount)</small>	\$60
	Member cost with Freedom Pass	\$0

FREEDOM PASS CODE*: EMFP20

*Visit <https://freedompass.eyemed.com> and use Authentication Code EMFP20 to obtain your special Freedom Pass Code before going to LensCrafters.

Key Features Once every 12 months	Vision In Network
Routine Exams	\$0 copay
Standard Plastic Lenses	\$0 copay
Contact Lens Fit & Follow-up	Up to \$40
Contact Lenses	\$150 allowance; 15% off balance over \$150
Frames	\$150 allowance; 20% off balance over \$150

Associate Weekly Premiums	
Associate Only	\$1.67
Associate + Child(ren)	\$3.33
Associate + Spouse/Domestic Partner	\$3.17
Family	\$4.59

866.723.0514
www.eyemed.com



Have you heard?

Currently, one in nine Americans suffer from hearing loss.



amplifon Hearing Health Care

Amplifon can help.

95% of hearing loss can be treated with hearing aids and our goal is to help find the solution that's right for you. We're with you every step of the way providing personalized service, high quality care and exceptional products for every budget.



Custom hearing solutions - we find the solution that best fits your lifestyle and your budget from one of our 10 manufacturers.



Risk-free 60-day trial - 100% money-back guarantee.



Continuous Care - one year free follow-up care, two years free batteries, and a three-year warranty.



Hearing aid low price guarantee - if you find the same product at a lower price, bring us the local quote and we'll not only match it, we'll beat it by 5%!

877.310.3053
amplifonusa.com

Enroll in affordable health insurance through the exchange as a part-time associate



As the official partner of Southeastern Grocers, HealthSherpa is here to help **part-time** SEG associates navigate the health insurance Marketplace.

What is Marketplace health insurance?

This is the type of insurance options available to part-time SEG associates and their families, who do not have access to SEG Medical Insurance.

Every Marketplace health insurance plan includes:

- ✓ Free preventive care
 - ✓ Prescription drugs
 - ✓ Emergency services
 - ✓ Laboratory services
 - ✓ Mental health services
 - ✓ Wellness services
 - ✓ Hospitalization
 - ✓ Pregnancy & maternity
 - ✓ Pediatric services
 - ✓ Birth control coverage
 - ✓ Breastfeeding coverage
- Plus more!

On average,
SEG associates
save \$475/month
& pay less than
\$35/month!

Personalized support

Our phone support team is available to help answer any questions you have about your health insurance options.

See if you qualify for savings & enroll today

855.850.0077

<https://SEG.healthsherpa.com>

Medicare Assistance

844.901.0451

<https://SEG.healthsherpa.com/medicare>

Commonly Used Terms

Commonly used terms

Claim

Request for payment that you or your health care provider submits after services have been rendered.

Co-insurance

The part of the medical bill you pay for services after the deductible is met.

Copay

The amount of money you pay at time of service independent of the deductible.

Cost Sharing

The sharing of costs between you and SEG under your insurance plan, which may include premiums, copays, deductibles and co-insurance.

Deductible

How much you pay in total for certain services before the insurance starts to pay.

Dependent

A child, spouse or other family member

covered by the insured's health insurance plan.

Embedded

Refers to the fact that a single member of a family doesn't have to meet the full family deductible for after-deductible benefits to kick in.

Insured

The person covered by the policy. You and your eligible dependents.

Insurer

SEG is the insurer. SEG's medical plan is self-insured and assumes all risk.

Network

The providers, facilities and suppliers your health plan has partnered with to provide health care services.

Out-of-Pocket Maximum

The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments and co-insurance, SEG

pays 100% of the cost of covered benefits.

Premium

Weekly or biweekly payroll deductions you make for health insurance.

Primary Care Provider (PCP)

The main doctor and contact for your health care services; he/she coordinates visits with other doctors and specialists.

Provider

Either the medical professional who delivers care or the location where care was received.

Specialist

A health care professional who focuses on a specific area of medicine.

Financial Wellbeing

Tabitha



Will have the opportunity to select between:

- Multiple discount programs (some may require payroll deductions)
- 401(k) Savings Plan
- Up to 8 tiers of Life Insurance (may require statement of health)
- 2 Dependent Life Insurance plan options (may require statement of health)
- Up to 8 tiers of AD&D Insurance
- 1 Legal services plan
- 1 Identity theft plan

Reminder: since Tabitha is a salaried associate, she will receive company paid life/ad&d benefits.

Linda



Will have the opportunity to select between:

- Multiple discount programs (some may require payroll deductions)
- 401(k) Savings Plan
- 1 Combined Life and AD&D Insurance option
- 1 Legal services plan
- 1 Identity theft plan

Jose



Will have the opportunity to select between:

- Multiple discount programs (some may require payroll deductions)
- 401(k) Savings Plan
- Up to 8 tiers of Life Insurance (may require statement of health)
- 2 Dependent Life Insurance plan options (may require statement of health)
- Up to 8 tiers of AD&D Insurance
- 1 Legal services plan
- 1 Identity theft plan

Reminder: since Jose is a full time hourly associate, he will receive a flat \$10,000 company paid life benefit.

Brian



Will have the opportunity to contribute towards the 401(k) Savings Plan.

Reminder: Brian may not work enough hours to qualify for the 401(k) Company Match or support payroll deductions associated with some of the programs, but he will still have access to the same benefits offered to all.

All SEGers



All SEGers are eligible for:

- SEG Associate Discounts
- Tickets at Work Discounts
- Prudential Pathways
- MetLife online Will Preparation & Digital Legacy

The Benefits Guide is meant only as a brief description of the programs for which Southeastern Grocers' associates may be eligible and is not meant to provide medical direction or advice. All insurance contracts and plans have limitations and exclusions that apply. Please refer to and read all plan documents for more complete descriptions. Southeastern Grocers reserves the right, at its discretion, to discontinue, increase, decrease or alter any or all plans and benefits described in this summary for any reason and at any time with or without notice.

SEG Associate Discount & Rewards Program

5% off

your groceries



All associates are eligible to receive **5% off** their regular grocery purchase every day (some exclusions apply).

Associates can sign up for our rewards program by downloading any of our banner apps.

The associate then needs to provide their rewards number via PeopleSoft in My Self Service.

Call the HR Contact Center for any questions with signing up (855-473-6763)



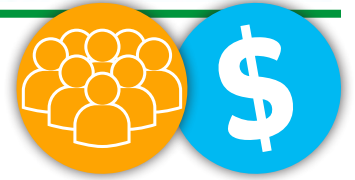
Big savings
on fuel and groceries!

Every 300
points gives you ...

\$1 off groceries
— or —
5¢ / gal*

*SE Grocers rewards points will transfer in increments of 100 points to participating Shell or other select fuel stations. Points can be used for savings on fuel up to 20 gallons. Must be fully registered. Terms and conditions may apply.

Start Having FUN!



Southeastern Grocers

is reminding you about our partnership with TicketsatWork. Register now, and you'll have access to exclusive savings on movie tickets, theme parks, hotels, tours, Broadway and Vegas shows & more. Be sure to visit often as new products and discounts are constantly being added!

Company Code: SEGROCCERS



HOW TO SIGN UP!

- 1 Go to TicketsatWork.com
- 2 Click on "Become a Member"
- 3 You will then be prompted to create an account with your email address and company code

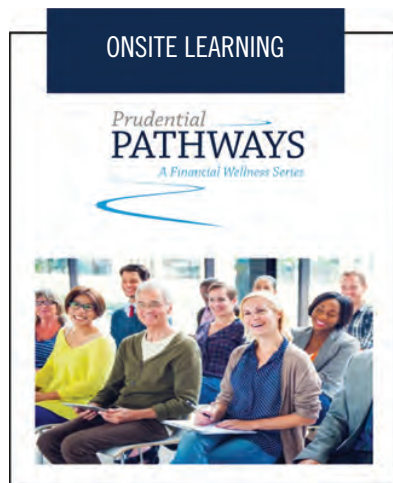
Once enrolled you will have access to discounts on hundreds of offers on theme parks, shows, hotels, attractions and more!

SOME OF OUR OFFERS



800.331.6483
TicketsatWork.com

Financial Planning & Education



Learn about:

- Saving & Budgeting
- Investment Principles
- Retirement Planning Strategies
- Asset Distribution Planning Strategies
- Insurance Planning Strategies
- Health Care Planning Strategies
- Estate Planning Strategies

SEG 401(k) Savings Plan

Invest in your retirement—and yourself—today, with help from your Southeastern Grocers 401(k).

Key Features of Your Southeastern Grocers 401 (k) Savings Plan

Eligibility	<ul style="list-style-type: none"> • 1st of the month after 60 days employment. • At least 21 years of age.
Your Contributions	<ul style="list-style-type: none"> • From 1%-75% of your eligible base pay as pretax or Roth (after-tax) contributions. • Up to the IRS contribution limit (\$19,500 for 2020).
Annual Increase Program	<ul style="list-style-type: none"> • Optional election to increase your 401(k) contributions automatically each year.
Catch-up Contributions	<ul style="list-style-type: none"> • If you reach age 50 or older during the calendar year and reach the maximum allowable contribution, you may make an additional “catch-up” contribution. • Up to the IRS catch-up contribution limit (\$6,500 for 2020).
Employer Contributions 	<ul style="list-style-type: none"> • SEG matches 100% of the first 3% of pay you contribute, and 50% of the next 2% • To be eligible to receive the company match, you must contribute and: <ul style="list-style-type: none"> - Have one year of service - Have worked 1,000 hours in the calendar year, - The 1,000 hours of service must be completed within a 12 consecutive month period, beginning with your first day of employment; if you do not complete 1,000 hours of service during the 12 month period following your first day of employment, the 1,000 hours of service will be measured during the next calendar year. • Match contributions are pretax and allocated to existing elections.
Vesting	<ul style="list-style-type: none"> • Immediate 100% vesting on your own contributions, employer contributions and earnings.
Loans	<ul style="list-style-type: none"> • Your plan account is intended for the future, but you may borrow for any reason.
Withdrawals	<p>Withdrawals from the plan are generally permitted when you:</p> <ul style="list-style-type: none"> • Attain age 59½ • Terminate your employment • Retire • Become permanently disabled, or • Have severe financial hardship as defined by the plan <p>Refer to the Summary Plan Description or call Fidelity for more details.</p>
Rollovers	<ul style="list-style-type: none"> • Pretax contributions from another 401(k), 403(b), or governmental 457(b), or eligible pretax contributions from conduit or nonconduit individual retirement accounts (IRAs), Roth and after-tax sources are allowed. • Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.
Online Beneficiary Designation	<ul style="list-style-type: none"> • It's important to designate a beneficiary for your plan account.
Portfolio Advisory Service at Work	<ul style="list-style-type: none"> • Managed account service available within the plan, which lets you delegate the day-to-day management of your plan account to professional investment managers.

800.835.5095
www.401k.com

Purchasing Power



Purchasing Power is a purchasing program sponsored by SEG that allows you to shop products and pay for them over time, directly from your paycheck. The price you see is the price you pay.

Get what you need
when it matters most



“I am a single mom am still working on my credit so it really helps to have this option for things we need that I wouldn’t be able to come up with the money for all at once. I love it!”

Alisha, new customer

You’ll always know the total product cost upfront - **no credit checks, down payments or hidden fees.**

Spending power - Access spending power for the things you need with no credit check.

Manageable payments - Automated fixed payments over 6 or 12 months.

Thousands of brand-name products - Find the items you need – for home, work, school and more.

Better choice - Alternative to loans, high-interest credit cards or rent-to-own.

Program Requirements

- One-year tenure
- 18 years of age
- Earn at least \$16,000 per year
- Must have a bank account or credit card

866.670.3479
www.purchasingpower.com

Life Insurance / Accidental Death and Dismemberment (AD&D) Insurance



SEG offers eligible associates a variety of plans through MetLife to provide replacement income to you or your beneficiaries in the event of disability, accident or death.

Life Insurance is a benefit paid to the assigned beneficiary if the covered participant passes away.

Accidental Death and Dismemberment (AD&D) is a separate coverage that pays in the event of an accidental death or if a disability or dismemberment occurs because of an accident.

Basic coverage for full-time associates

New for 2021

SEG provides salaried associates: life and AD+D insurance coverage up to one time your base annual earnings (BAE), rounded to the next-highest multiple of \$1,000

SEG provides full time hourly associates: life insurance coverage of \$10,000

Supplemental coverage for full-time associates*

Up to eight times your base annual earnings, rounded to the next highest multiple of \$1,000 up to a maximum of \$1.5 million for yourself.

Part-time associates flat amount \$20,000

Supplemental coverage for spouse/domestic partner*

Increments of \$10,000 not to exceed the lesser of 100% of your employee supplemental insurance or \$200,000.

Supplemental coverage for child(ren)

\$5,000, \$10,000 or \$15,000 per child.

New associates

Evidence of insurability (EOI) is not required when you elect up to the guaranteed issue amount of four times your base annual earnings or \$750,000, whichever is less.

Open Enrollment

You can increase your coverage by one time your BAE up to the guaranteed amount of four times your BAE or \$750,000 without EOI. EOI is required if you request more than four times your BAE amount of life insurance.

*Subject to coverage reductions upon age 65, 70, 75. This information is a summary of coverage only. Refer to your certificates of coverage for more details and plan limitations.

866.946.6123
www.metlife.com/mybenefits



MetLife Advantages with Basic & Supplemental Life Insurance

Life insurance can be a critical first step in helping to ensure your family's financial wellbeing. Services listed below are included with Basic & Supplemental Life Insurance elections:

Will Preparation: Choose to work one-on-one with an attorney, in-person or on the phone, to prepare or update a will, living will or power of attorney.

Beneficiary Claim Assistance: Making the claims process easy. Your beneficiaries get guidance from experts as they work through their options and financial needs with our Delivering The Promise services.

Life Settlement Account: Reducing the pressure of immediate financial decisions. Your beneficiaries can take their time to make the right decision with the flexible settlement option that gives full access to policy funds while earning a guaranteed minimum interest rate.

MetLife Advantages with Supplemental Life Insurance

With your MetLife group life insurance coverage, in addition to everything listed above, you get access to meaningful services to help you make the right decisions to manage what life may bring:

Transition Solutions: Having assistance when moving on from a company. Receive help with time-sensitive benefit and financial decisions so you can make the right choices during employment transitions.

Portability: Helping to prevent gaps in your coverage. Take your life insurance benefits with you at competitive group rates.

Estate Resolution Services: Settling an estate with confidence. With unlimited consultations, either in person with an attorney or by phone, including court representations, you can feel confident you've made the right decisions.

All associate regardless of coverage or elections have access to

Services to help navigate what life may bring, available to you at no additional cost regardless of your enrollment in a life insurance benefit:



Will Preparation: A do-it-yourself online will preparation service offered through willcenter.com.

Digital Legacy: Creating and sharing a digital legacy is easy with MetLife Infinity®. Use a digital application to store important documents securely, such as deeds, wills, and personal photos and videos.

866.946.6123

www.metlife.com/mybenefits

Auto and home* insurance that fits your unique needs.



Take advantage of special MetLife Auto & Home® savings.

Program Description:

Southeastern Grocers Associates, you have access to auto and home insurance from MetLife Auto & Home. This program provides you with special savings, outstanding customer service and a full suite of products to meet your diverse insurance needs. In addition to auto and homeowners insurance, we offer a variety of other policies including:

- Condo/renters
- Personal excess liability
- Boat
- Motorcycle
- RV
- Personal property

Program Discounts & Features:

Take advantage of special MetLife Auto & Home discounts and benefits that could save you hundreds.

- A group discount of up to 15%**
- Automatic payment options
- Good driving rewards
- A loyalty discount for your years of service
- Multi-policy discounts
- Multi-vehicle savings
- 24/7 superior service

Switch & Save!

You may apply for group auto and home insurance at any time. Take advantage of these savings today and call 1-800-GET-MET 8 (1-800-438-6388). Mention your discount code **A31**.

Call 1-800-GET-MET 8



*Home Insurance is not part of MetLife Auto & Home's benefit offering in MA & FL.

**Group discounts vary by state and are filed at the account level in MA.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product, and are available in most states to those who qualify. Policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your local MetLife Auto & Home representative or the company. Met P&C®, MetCasSM, and MetGenSM, are licensed in the state of Minnesota.



MetLife Auto & Home | 700 Quaker Lane | Warwick, RI 02887

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877.638.7515
www.metlife.com/mybenefits

MetLaw covers some of the most frequently needed personal legal matters:

Money Matters	<ul style="list-style-type: none"> • Identity Theft Defense • Personal Bankruptcy • Negotiations with Creditors 	<ul style="list-style-type: none"> • Tax Audit Representation • Debt Collection Defense • Promissory Notes 	<ul style="list-style-type: none"> • Tax Collection Defense • Financial Education Workshops²
Home & Real Estate	<ul style="list-style-type: none"> • Foreclosure • Tenant Negotiations • Deeds • Mortgages 	<ul style="list-style-type: none"> • Sale or Purchase of Primary Residence • Eviction Defense • Security Deposit Assistance 	<ul style="list-style-type: none"> • Refinancing & Home Equity Loan of Primary Residence
Estate Planning	<ul style="list-style-type: none"> • Simple Wills • Complex Wills • Revocable & Irrevocable Trusts 	<ul style="list-style-type: none"> • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> • Healthcare Proxies • Living Wills • Codicils
Family & Personal	<ul style="list-style-type: none"> • Uncontested Adoption • Uncontested Guardianship • Uncontested Conservatorship • Prenuptial Agreement • Name Change • Review of ANY Personal Legal Document 	<ul style="list-style-type: none"> • Juvenile Court Defense Including Criminal Matters • Parental Responsibility Matters • School Hearings • Demand Letters • Personal Property Protection 	<ul style="list-style-type: none"> • Affidavits • Garnishment Defense • Immigration Assistance • Divorce
Civil Lawsuits	<ul style="list-style-type: none"> • Civil Litigation Defense • Disputes Over Consumer Goods & Services 	<ul style="list-style-type: none"> • Small Claims Assistance • Administrative Hearings 	<ul style="list-style-type: none"> • Incompetency Defense • Pet Liabilities
Elder-Care Issues	<ul style="list-style-type: none"> • Consultation & Document Review for issues related to your parents: • Medicare • Medicaid 	<ul style="list-style-type: none"> • Prescription Plans • Nursing Home Agreements • Leases • Notes 	<ul style="list-style-type: none"> • Deeds • Wills • Powers of Attorney
Vehicle & Driving	<ul style="list-style-type: none"> • Repossession • Defense of Traffic Tickets³ 	<ul style="list-style-type: none"> • Driving Privileges Restoration 	<ul style="list-style-type: none"> • License Suspension Due to DUI

For more information visit our website at info.legalplans.com and enter access code **7940010** or call **800.821.6400** Monday - Friday: 8:00am - 8:00pm (EST/EDT).

Where available, you may also visit us at www.metlife.com/mybenefits.

1. You will be responsible to pay the difference, if any, between the plan's payment and the out-of-network attorney's charge for services.
2. MetLife administers PlanSmart's Retirewise program which provides these workshops but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing this program through MetLife.
3. Does not cover DUI.

Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters.

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800.821.6400
info.legalplans.com • Access Code: 7940010

Total Identity Protection



ID Watchdog is pleased to offer you and your family identity theft protection. We offer the best value and guarantee 100% resolution services should you become a victim.



IDENTITY THEFT PROTECTION

Better protect what matters most.



You've spent a lifetime building your name and financial reputation. Now more than ever, it is important to better protect your identity—and your family's identities—as fraudsters take advantage of the pandemic to trick victims into giving up personal and financial information.

Easy & Affordable Identity Protection

With ID Watchdog®, you have an easy and affordable way to help better protect and monitor the identities of you and your family. You'll be alerted to potentially suspicious activity and enjoy the peace of mind that comes with the support of dedicated identity resolution specialists.

US victims of identity fraud **lost** **\$16.9 BILLION** in 2019.¹

WHY CHOOSE ID WATCHDOG

✓ Greater Protection & Control

We've got you covered with alerts on identity-related vulnerabilities and lock features for added control over your credit report(s).

✓ More for Families

Our family plan helps you better protect your loved ones, with each adult getting their own personalized account. And, we offer more features that help protect minors than any other provider.

✓ Fully Managed Identity Restoration

If you become a victim, you don't have to face it alone. One of our certified resolution specialists will fully manage the case for you until your identity is restored.



A Leader in Detection & Prevention for four years running and a two-time Leader in Resolution.

ID Watchdog Is Here for You

Our US-based customer care team is available 24/7/365 at 866.513.1518. Take a step to help better protect your identity today.

866.513.1518
www.idwatchdog.com

Total Identity Protection



ID WATCHDOG® 1B+3

The Powerful Features You Want at an Affordable Price

CONTROL & MANAGE	MONITOR & DETECT	SUPPORT & RESTORE
<ul style="list-style-type: none"> • Credit Report Lock¹ 1 Bureau • Blocked Inquiry Alerts • Child Credit Lock 1 Bureau • Financial Accounts Monitoring • Social Account Monitoring • Registered Sex Offender Reporting • Customizable Alert Options • National Provider ID Alerts 	<ul style="list-style-type: none"> • Credit Report Monitoring² 3 Bureau • Child Credit Monitoring 1 Bureau NEW • Dark Web Monitoring³ • High-Risk Transactions Monitoring⁴ • Subprime Loan Monitoring⁴ • Public Records Monitoring • USPS Change of Address Monitoring • Identity Profile Report • Credit Report(s) & VantageScore® Credit Score(s) 1 Bureau Monthly • Credit Score Tracker 1 Bureau 	<ul style="list-style-type: none"> • Identity Theft Resolution Specialists (Resolution for Pre-existing Conditions) • Online Resolution Tracker NEW • Up to \$1M Identity Theft Insurance⁵ • Lost Wallet Vault & Assistance • Deceased Family Member Fraud Remediation • Credit Freeze Assistance • Breach Alert Emails • Mobile App
<p> Helps Better Protect Children 1 Bureau = Equifax® 3 Bureau = Equifax, Experian®, TransUnion® NEW Targeted to launch in 2020</p>		

What You Need to Know

The credit scores provided are based on the VantageScore 3.0 model. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

SPECIAL EMPLOYEE PRICING

Employee
(Includes 1 child <18)
Employee + Family

PER MONTH

\$8.95
\$16.95

Take a step to help better protect your identity.

Enroll in this valuable benefit today.

(1) Locking your Equifax or TransUnion credit report will prevent access to it by certain third parties. Locking your Equifax or TransUnion credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax or TransUnion credit report include: companies like ID Watchdog and TransUnion Interactive, Inc. which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit www.optoutprescreen.com. (2) Monitoring from TransUnion® and Experian® will take several days to begin. (3) Dark Web Monitoring scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that ID Watchdog is able to locate and search every possible internet site where consumers' personal information is at risk of being traded. (4) The monitored network does not cover all businesses or transactions. (5) The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits (www.idwatchdog.com/terms/insurance).

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866.513.1518
www.idwatchdog.com

Career Wellbeing



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Student Loan Assistance



GotZoom specializes in helping those associates with Federal Student Loans. The U.S. Department of Education offers many different repayment programs. The savings available vary depending on the loan holder's personal situation and profession.

We are the only company that offers a free Federal Student Loan analysis as well as a customized Benefit Summary indicating the loan holder's program options and forecast savings.

SoFi

As a SoFi member, you get access to exclusive benefits designed to help set you up for success with your money, community and career.



GotZoom
833.468.9666
gotzoom.com

SoFi
855.456.7634
sofi.com

SEG Retail Scholarship Program 2021

SEG is committed to encouraging our associates to constantly improve. To help drive this goal, the SEG Retail Scholarship Program has been established as a new career development benefit. SEG will award individual \$1,000 academic scholarships to assist with tuition and other fees. Scholarships will be awarded to eligible retail associates – one per district.

Who is Eligible?

- Associates currently enrolled or who plan to attend an accredited two or four year college or university
- Active SEG associate in good standing; minimum 1 year of service by July 1, 2021



How to Apply:

Applicants must complete and submit the scholarship application by the annual deadline (usually June)

Selection Process:

Applicants will be selected based on specific criteria.

Selection Criteria:

- 20% commitment to upholding our Ways of Being: putting people first, caring passionately, doing the right thing and constantly improving
- 20% work ethics, leadership, team and store projects both inside and outside of SEG
- 20% volunteer and community service activities
- 20% outstanding character
- 20% academic achievements, cumulative GPA of at least a 3.0 on a 4.0 scale

Questions? Please email the HR Contact Center at HRForMe@segrocers.com





Earn Your GED® for Free

"It's an amazing feeling to finally have your GED. With GEDWorks™ it has never been easier to get your GED, and the feeling of satisfaction is worth it."

Bryan R. GEDWorks grad



We are offering GEDWorks to team members as a free and flexible way to earn a GED.

GEDWorks gives you:

- Online study materials
- Practice tests and official tests
- A GED Advisor™ to provide guidance and ongoing support
- Resources available in English or Spanish

Unlock your potential today!

Thousands of GEDWorks participants have earned their GED. You can too!

Questions?

Email us at GEDWorks@GED.com.

Getting started is easy:

1

Apply at the URL below. It only takes 2 minutes.

2

Allow at least 1-2 business days for your employer to review your application.

3

Congrats, you're a GED® student! Login to your GED.com dashboard for your next steps.

Visit <https://app.GED.com/gedworks/SEG> today to learn more.



Belonging, Inclusion & Diversity

Belonging at SEG

Southeastern Grocers is committed to a culture of belonging and fostering an inclusive environment where we celebrate differences and everyone is empowered to be their full, authentic selves.



- Our Belonging, Inclusion & Diversity (BID) groups exist to Engage, Evolve and Enrich the lives of all associates by developing them to be R.E.A.L.
- We encourage you to read our official Inclusion and Diversity statement found on the Belonging page on the portal and the Gnome.

How to Get Involved

How do I join a BID group?

Step 1: Be an SEG associate

Step 2: Reach out to one of our groups below:

Women's Development Network (Women associates and allies) WomensDevelopmentNetwork@segrocers.com

SEG Pride (LGBTQ+ associates and allies) SEGPride@segrocers.com

Pa'lante (Hispanic associates and allies) Palante@segrocers.com

African American F.O.C.U.S. Group (Black/African American associates and allies) KristenWilliams@segrocers.com

Emerging Leaders (Early in career professionals and allies) EmergingLeadersBoard@segrocers.com

Do I have to be a member of the community associated with the group to join?

No! It's called being an ally and the more, the merrier. We are inclusive of everyone for Associate Resource Groups. All you need is interest to join any Associate Resource group.

Is there a fee for joining a group?

No. These groups are free to join.

Is there a required time commitment?

No. These groups are driven by associates. All activities are voluntary and extracurricular to your job. The time investment is up to you!

Find more information through the Belonging page on My SEG!

Social Wellbeing

Tabitha



Disability products provide important pay protection for associates. As a salaried associate, Tabitha has the option to select:

- Salaried Continuation
- Short-Term Disability (STD)
- Long-Term Disability (LTD)

Jose



Disability products provide important pay protection for associates. As a full time hourly associate, Jose will have the option to select:

- Short-Term Disability (STD)
- Long-Term Disability (LTD)

Linda and Brian



As part time associates, Linda and Brian will have access to the same benefits offered to all associates.



All SEGers



All associates are eligible for:
Pet Insurance and Medications
Certain protected leave programs, based on meeting the qualifications, and satisfying the waiting period.

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Pet Insurance Discount



my pet
protectionsm
with wellness

- 90% back on vet bills*
- \$250 annual deductible
- Accidents & illnesses
- Hereditary & congenital
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets & supplements
- Specialty & ER coverage included
- Wellness exams
- Spay or neuter
- Flea & tick
- Preventive dental cleaning & more



my pet
protectionsm

- 90% back on vet bills*
- \$250 annual deductible
- Accidents & illnesses
- Hereditary & congenital
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets & supplements
- Specialty & ER coverage included



vethelpline

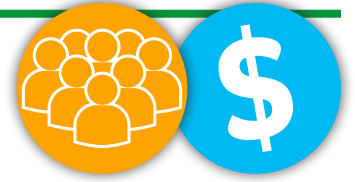
Available to all pet insurance members.
Unlimited, 24/7 access to a veterinary professional
(\$150 value). Only from Nationwide*.

877.738.7874

www.PetsNationwide.com/SEGrocers

Pet Medications

Use your local SEG pharmacy to fill your pet medications*. You can even manage your pet's prescriptions through the Family Care option of your account once they are on file.







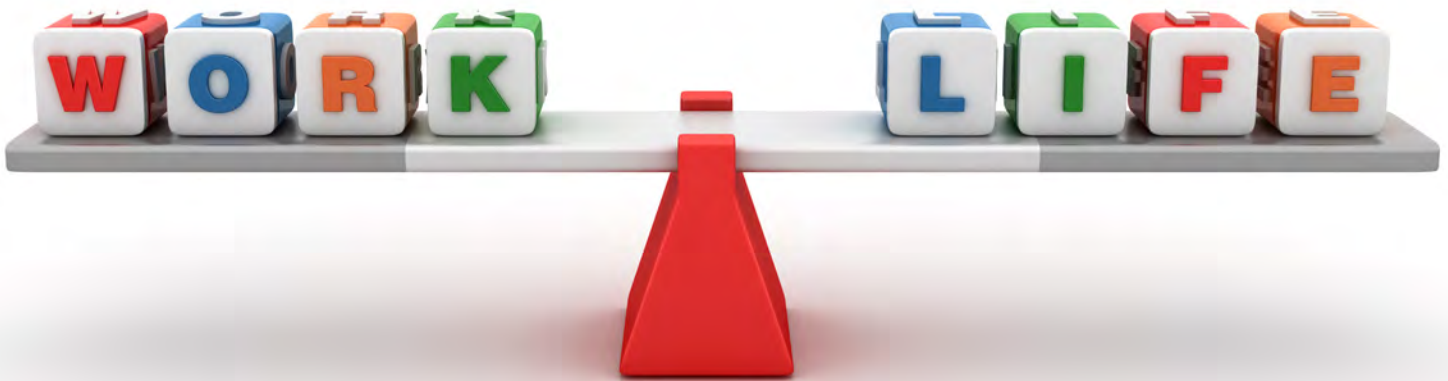
Note: pets over 18 or containing special characters in their name may cause registration issues. Please discuss these scenarios with your pharmacist further.

*For a full list of pet medications available, contact your local SEG pharmacy.

Work Life Balance

You are at your best when you've had the opportunity to relax, rejuvenate or take care of personal matters throughout the year.

Time Off	 FT Hourly	  PT Hourly (10+ hrs per wk)	 FT Salary
Holidays			
New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day	●		●
Christmas Day	●	●	●
Personal Time			
Vacation	●	●	
Sick	●		
PTO			●
Bereavement	●		●
Civic Duty			
Jury Duty	●	●	●
Witness Duty (Unpaid unless representing Southeastern Grocers)	●	●	●
Time Off to Vote (Unpaid)	●	●	●

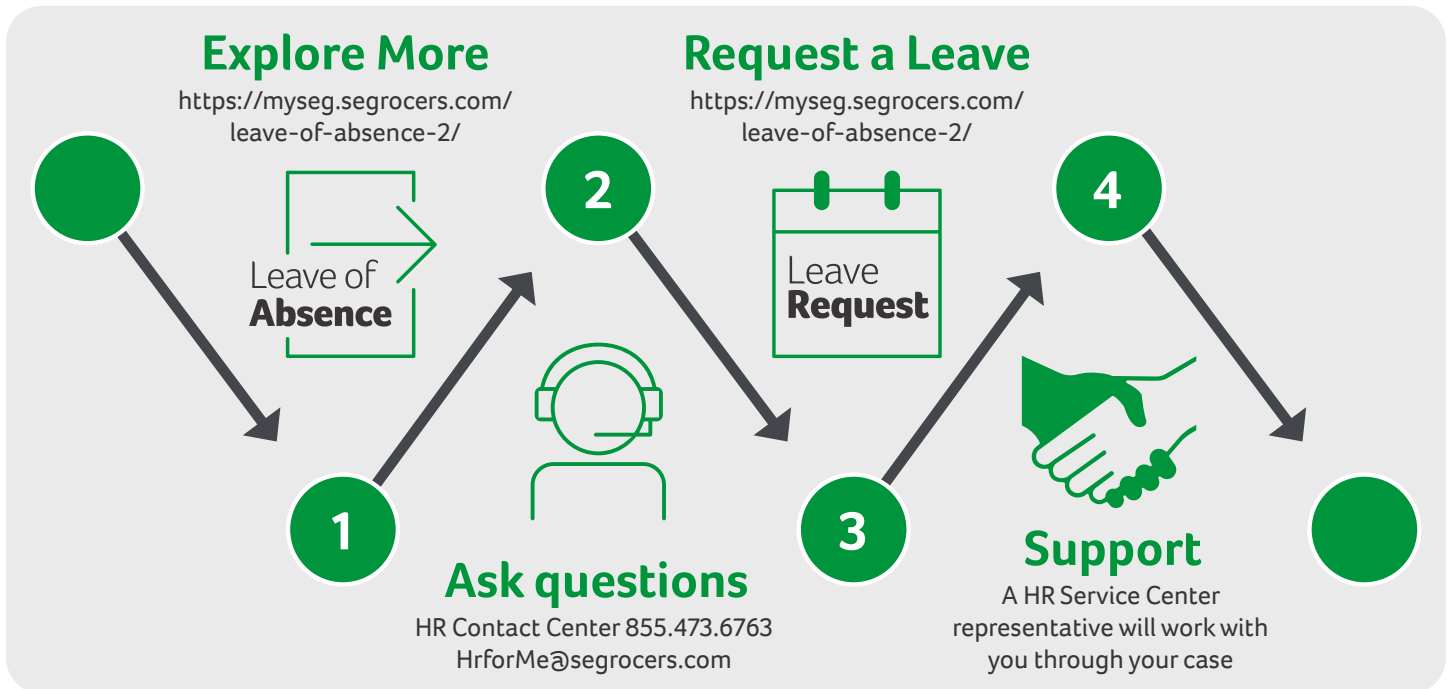


The Benefits Guide is meant only as a brief description of the programs for which Southeastern Grocers' associates may be eligible and is meant to provide general direction. Please refer to and read all plan documents located on the MyBenefits site for more complete descriptions. Southeastern Grocers reserves the right, at its discretion, to discontinue, increase, decrease or alter any or all plans and benefits described in this summary for any reason and at any time with or without notice.

Leave of Absence



How to navigate a leave of absence



Leave Types	FT Hourly	PT Hourly (10+ hrs per wk)	FT Salary	Job Protected	Pay Protection
Care of Self (Health)					
FMLA Personal Medical*	●	●	●	●	●
Personal Health (non-FMLA)	●	●	●		●
Domestic Violence	●	●	●	●	●
Care of Others (Health)					
FMLA Parental	●	●	●	●	
FMLA Family Medical	●	●	●	●	
Personal Commitments (Self)					
Personal	●	●	●		
Military	●	●	●	●	
Seasonal		●		●	
Personal Commitments (Others)					
FMLA Military Caregiver	●	●	●	●	
FMLA Qualifying Exigency	●	●	●	●	

*The Family Medical Leave Act (FMLA) offers job protection for associates with one or more years of service who have worked at least 1,000 hours in the preceding 12 months and who are on an approved leave of absence (see LOA Policy).

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Pay Protection

Pay Protection

Disability insurance provides income replacement should you become sick or injured and are unable to work. Both Short-Term Disability (STD) and Long-Term Disability (LTD) insurance are offered through MetLife. New full-time associates are automatically enrolled in both STD and LTD coverage; new salaried associates are also automatically enrolled into Salary Continuation. If you do not want these coverages, you must go to the MyBenefits portal and waive coverage during your new associate enrollment period, during Open Enrollment, or during the period of a qualifying event.

Hourly Associates



	Short-Term Disability (STD)*	Long-Term Disability (LTD)*
Benefit	60% of your weekly pay	60% of your monthly pay
Maximum	\$500 per week	\$2,500 per month
Benefits Start	After seven consecutive days due to injury or illness	After 181 consecutive days of disability
Benefit Duration	180 days	Up to five years (subject to age at time of disability)
Pre-existing Condition Limit	Yes, for 12 months preceding your coverage effective date	Yes, for 12 months preceding your coverage effective date

Salary Associates



	Salary Continuation & Short-Term Disability (STD)*	Long-Term Disability (LTD)*
Benefit	See benefits schedule	60% of your monthly pay
Maximum	\$2,500 per week, after the first 90 days	\$10,000 per month
Benefits Start	On the first day of disability	After 181 consecutive days of disability
Benefit Duration	180 days including the 90-day salary continuance	Duration may vary based on age at time of disability (check plan for details)
Pre-existing Condition Limit	No	Yes, for six months preceding your coverage effective date

*Please review certificate for full rules of the plan.

Community Wellbeing



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Associates helping associates

About SEG Cares

SEG Cares Foundation, Inc. is a 501(c)(3) nonprofit entity funded by donations made from retail and non-retail associates. Each year, SEG Cares helps associates who are facing crisis by providing more than \$125,000 in relief, and we couldn't do that without your contributions.

With your help, we can make sure our fellow associates know they can count on us during their most difficult times!

Ways SEG Cares Helps

- **Displaced Housing:** Assistance is provided if an associate's home has been destroyed or become unsafe to live in due to natural disaster or if they are facing domestic violence.
- **Associate Death:** If an associate passes away, SEG Cares can help with the funeral costs.
- **Loss of SEG Wages:** If an associate unable to work due to major illness or hospitalization of themselves or an immediate family member, SEG Cares can help offset the burden of lost wages.
- **Emergency Travel:** SEG Cares can help if an associate must travel to receive medical treatment or for immediate family member's death and cannot afford the travel costs.



Do You Need Help?












All active retail and non-retail associates who have been employed for at least 90 days are eligible to receive assistance for a qualifying event, once all other resources, insurance or other benefits have been exhausted.

To learn more on how to apply, visit <https://myseg.segrocers.com/community-segcares/>












Thank you in advance for contributing to SEG Cares!

904.370.5040
SEGcares@segrocers.com

Contact Information

Resource	Provider	Phone number	Website	QR Code
401(k) Retirement Plan	Fidelity	800.835.5095	www.401k.com	
Accident Insurance Hospital Indemnity Insurance Critical Illness Insurance	Aflac	800.433.3036	www.aflac.com/segrocers	
Affordable Care Act (ACA) Exchange	HealthSherpa	855.850.0077	https://SEG.healthsherpa.com	
Auto, Renters, Homeowners Insurance	MetLife	877.638.7515	www.metlife.com/mybenefits	
MyBenefits	HR Contact Center	855.HR FOR ME 855.473.6763	myseg.segrocers.com/total-rewards/	
COBRA	SEG COBRA Service Center	855.323.7700	www.yourbenefitsresources.com/seg	
Dental	Delta Dental	800.521.2651	www.deltadentalins.com	
Employee Assistance Program (EAP)	Health Advocate	877.240.6863	www.healthadvocate.com/members	
Flexible Spending Accounts (FSAs)	Connect Your Care	844.881.0123	www.connectyourcare.com/seg	
Health Reimbursement Account	Accrue Health	844.643.3099	www.accrue-health.com	
Identity Theft Protection	ID Watchdog	866.513.1518	www.idwatchdog.com	
MyWellness	Aduro	844.994.0263	https://segrocers.mywellmetrics.com	

Contact Information

Resource	Provider	Phone number	Website	QR Code
Legal Plan	MetLife	800.821.6400	www.metlife.com/mybenefits	
Life Insurance/Disability/AD&D	MetLife	866.946.6123	www.metlife.com/mybenefits	
Medical	Blue Cross Blue Shield	888.281.7438	www.MyHealthToolkitFL.com	
Pet Insurance	Nationwide	877.738.7874	www.petinsurance.com/segrocers	
Prescription Drug	Express Scripts	888.754.7648	www.express-scripts.com	
Purchasing Power Program	Purchasing Power	866.670.3479	www.purchasingpower.com	
SurgeryPlus	SurgeryPlus	888.241.8537	https://SEG.surgeryplus.com	
Telemedicine	Teladoc	800.835.2362	www.teladoc.com	
Vision	EyeMed	866.723.0514	www.eyemed.com	
Loan Assistance	SoFi	855.456-6734	sofi.com	
Federal Loan Assistance	GotZoom	833.468.9666	gotzoom.com	

Access your benefit information through
<https://myseg.segrocers.com/total-rewards/>

Access your benefit election & make benefit changes through
www.yourbenefitsresources.com/seg

HR Contact Center
855.473.6763
HRforMe@segrocers.com



*You can always count on us!*TM