



GRÁNÍDE®

OPEN ENROLLMENT

OCTOBER 20 - NOVEMBER 2, 2024

2025 BENEFITS

Grande Associates,

Thank you again for completing the benefits survey earlier this year. At Grande, we are committed to offering you competitive benefit offerings that support you and your family with their well-being. As a result of your valuable feedback, Grande is excited to offer new, enhanced benefit offerings in 2025 to meet those needs most important to you and your family.

This year's Open Enrollment period will be October 20 through November 2 for coverage effective January 1, 2025. The following booklet explains the enrollment process and options available for next year. During the Open Enrollment time period, log in to UKG (<https://n24.ultipro.com> or <https://grande.ultipro.com>) to enroll or waive coverage for 2025.

Highlights of this year's Open Enrollment changes include:

- **Medical Plan** – We are excited to offer two medical plan options for 2025. You can choose to enroll in either a Preferred Provider Organization (PPO) medical plan with a Health Reimbursement Account (HRA) or a High Deductible Health Plan (HDHP) that includes a Health Savings Account (HSA).
- **Medical Network Updates** – UMR will be the primary medical network provider for Grande. UMR offers two networks: Choice Plus and Options.
- **UMR Plan Advisor** – This enhanced service will provide a personalized experience when you call UMR to assist with your claims, live chat, assist with eligibility questions, and much more.
- **Bariatric coverage** – Associates and their family members will now have an option to receive bariatric surgery as part of their weight loss journey.
- **Limited Purpose Flexible Spending Account (FSA)** – Associates who enroll in an HDHP will now be able to contribute to a Limited Purpose FSA, which allows for dental and vision expenses to be reimbursed.

We will be hosting in-person benefit meetings to inform you and/or your spouse/ domestic partner of the updates for the year ahead. Join an optional meeting to learn more and ask questions on 2025 Open Enrollment. More information on the following page.

Pre-register if you plan to attend an in-person meeting by [scanning the QR Code!](#) You are not required to pre-register. You're welcome to bring your spouse/ domestic partner to learn more. If you can't attend the in-person meeting, look for information on how to watch a recorded session or join a virtual session on October 16 from 2:00 pm to 3:00 p.m. To receive the meeting invite, register for the session by scanning the QR code, and a link will be sent to you.



Please review the following materials to determine the best benefit offerings for you and your family. Act early and enroll before the deadline of November 2. Contact your HR Business Partner or the Benefits Team for assistance with any questions at 920-952-7555 or benefits@grande.com.

Sincerely,
Your Grande Benefits Team



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2025 BENEFIT MEETINGS

Friendship Village Hall 10.14.24 at 2-3:00 pm	Grande Distribution Center 10.18.24 at 2-3:00 pm
Fond du Lac Radisson Convention Center 10.15.24 at 3-4:00 pm	Wyocena Community Center 10.21.24 at 2:30-3:30 pm
Virtual Session - Teams 10.16.24 at 2-3:00 pm	St. Andrew's Church - Leroy 10.22.24 at 4-5:00 pm
Home Office Cafe 10.16.24 at 4-5:00 pm	Juda Community Center 10.24.24 at 2:30-3:30 pm
Rubicon Plant Conference Room 10.17.24 at 2-3:00 pm	Open Office Hours Check your local Markey board for more info.

ENROLLMENT INFORMATION

01

ENROLL OR WAIVE, ACTION IS REQUIRED

For 2025, Open Enrollment requires active enrollment. This means you must log in to UKG and enroll or waive benefits for the year ahead.

02

WHAT IF I DON'T ENROLL?

If you miss 2025 Open Enrollment, you and your dependents will not be enrolled in coverage. You will not be eligible to enroll until the next Open Enrollment period for benefits, effective in 2026, unless you experience a qualifying life event (QLE).

03

QUALIFYING LIFE EVENT (QLE)

A QLE is a change in marital status (such as marriage or divorce), the birth/adoption of a child, death of a dependent, a loss or gain of existing health coverage, etc. If you experience a QLE, you have 30 days from the date of the QLE to make changes to your benefit elections online in UKG. If you experience a QLE and need assistance in updating your elections, please reach out to the Benefits Team.

RESOURCES FOR YOU



GRANDE HEALTH & WELLNESS WEBSITE

The Grande Health & Wellness website, grandehealth.com, is available to view additional Open Enrollment resources such as videos and flyers. The website is a great resource for benefit updates, health and wellness, fitness, clinic information, and more.



BENEFITS TEAM

The Benefits Team is here to help you! If you have questions about Open Enrollment or benefits-related questions throughout the year, contact the Benefits Team at 920-952-7555 or benefits@grande.com.



DECISION MAKING TOOL

This year we are offering you the opportunity to utilize a decision-making tool, **PLANselect**^{*}, to assist in making an educated decision on which medical plan best fits your lifestyle. To help better understand the differences between the PPO and HDHP medical plans, Associates can complete a five-minute survey to estimate premium and medical expenses.

To access PLANselect, visit <https://flimpdecisions.net/welcome/66db63285c42d>.



*PLANselect uses an algorithm to calculate the expected use of medical services and out-of-pocket plan expenses based on your responses. The tool provides highlights of your medical benefits and you should fully review all plan documents before enrolling. The tool does not forecast actual plan use for a user; it is a confidential, informational tool that supports the evaluation of various plan alternatives. This tool is provided for informational purposes only and shouldn't be construed as legal, medical or financial advice.

MEDICAL COVERAGE



PRESCRIPTION DRUG COVERAGE



New for 2025, you will be offered two medical plan options: a Preferred Provider Organization (PPO) or a High Deductible Health Plan (HDHP). Our medical plans are powered by UMR, which provides you and your family access to a national network of healthcare providers. Remember that all in-network preventive services are paid at 100% by the medical plan. Preventive services include annual physicals or wellness exams, immunizations and routine cancer screenings. Prescription coverage is included in both medical offerings.

If you enroll in medical coverage, you will receive a new ID card from UMR at the end of December. Please remember to show your new ID card when you have medical services at a provider's office.

What is a PPO?

A PPO medical plan has higher premiums and a co-pay applies for medical services and prescriptions. When you receive care with an in-network provider, you pay a cost share or co-pay. There is an out-of-pocket maximum, which limits the amount you pay in one year. All members on the plan have their own deductible and out-of-pocket maximum. If you have Associate + 1 or Family coverage, each family member has their own \$1,000 deductible. Each family member must meet their own individual \$1,000 deductible until the total amount of the deductible expenses paid by all family members meets the overall \$3,000 family deductible. The PPO plan allows you the opportunity to utilize a Health Reimbursement Account (HRA), that Grande contributes to, which can be used toward medical, dental and vision expenses.

What is a HDHP?

A HDHP medical plan has higher deductibles but lower premiums. You will pay the entire cost including services and prescriptions, except for preventive services, until you meet the deductible. Once you meet the deductible, the plan starts to share the cost of coverage through coinsurance until you meet the out-of-pocket maximum. Once you meet the out-of-pocket maximum, the plan will pick up any future covered costs. If you have Associate + 1 or Family coverage, your family's combined healthcare costs are used to meet the deductible. HDHP allows you to contribute to a Health Savings Account (HSA), which can pay for covered services. Grande will contribute to Associate HSA accounts on a bi-weekly basis.

	Plan 1: PPO	Plan 2: HDHP
In-Network		
Deductible		
Associate	\$1,000	\$2,500
Associate +1	\$2,000	\$5,000
Family	\$3,000	\$5,000
Out-of-Pocket Maximum		
Associate	\$3,500	\$5,000
Associate +1	\$7,000	\$10,000
Family	\$10,500	\$10,000
Coinsurance	20%	20%
Primary Care Office Visit	Deductible, 80%	Deductible, 80%
Specialist Office Visit	Deductible, 80%	Deductible, 80%
Preventative Care/Annual Exam	100%	100%
Grande Clinic Visit	\$0	\$10
Inpatient Hospital/Surgical	Deductible, 80%	Deductible, 80%
Outpatient Hospital/Surgical	Deductible, 80%	Deductible, 80%
Urgent Care	Deductible, 80%	Deductible, 80%
Emergency Room	Deductible, 80%	Deductible, 80%

Refer to the Summary of Benefits and Coverage (SBC) for out-of-network details and detailed information on coverage and costs. The SBC can be viewed in UKG during your enrollment or online at grandehealth.com.

Our medical plans include prescription drug coverage, powered by CVS Caremark. CVS Caremark offers a vast network of pharmacies available. Our prescription drug coverage is broken into four tiers of coverage levels and cost for each as outlined below. Help manage prescription drug cost by enrolling in mail order to have prescriptions delivered directly to your home. Mail order prescription offers a safe, convenient way for you to fill a 90-day prescription.



Tier 1: Generic Drugs	The therapeutically equivalent version of a brand drug whose patent has expired. This drug tier provides savings to you and the plan.
Tier 2: Brand Drugs	A portion of preferred drugs available to the plan at special discounts.
Tier 3: Non-Formulary Drugs	Drugs offered at a higher cost with no extra benefit, very similar to brand drugs.
Tier 4: Specialty Pharmacy Drugs	Drug category is intended to treat serious or chronic medical conditions, such as Anemia, Pulmonary Disorders, Hepatitis, Multiple Sclerosis, Rheumatoid Arthritis, Psoriasis and many more conditions.

You will notice below that the coinsurance will vary for each medical plan. Keep in mind if you enroll in the PPO plan, your eligible prescription drug member costs will only count towards your prescription out-of-pocket maximum. If you enroll in the HDHP, all eligible prescription drug expenses count towards both the annual deductible and out-of-pocket maximum.

	Plan 1: PPO	Plan 2: HDHP
In-Network		
Generic	Deductible, 20%	Deductible, 20%
Brand	Deductible, 30%	Deductible, 20%
Non-Formulary	Deductible, 45%	Deductible, 20%
Specialty	Deductible, 20%	Deductible, 20%
Out-of-Pocket Maximum		
Associate	\$3,000	N/A - Integrated with medical out-of-pocket maximum
Associate +1	\$6,000	
Family	\$8,400	

To access additional information on the prescription drug coverage, visit caremark.com.

MEDICAL PLAN CONTRIBUTIONS



Grande is committed to offering competitive medical premiums. Consider the two plans and contributions that apply to each plan option. Medically enrolled Associates and covered spouses/domestic partners are eligible for a significant medical premium discount by completing wellness activities to earn points. For those reaching 500 points by December 1, 2024, you (and your spouse/domestic partner) will be eligible for the wellness premium discount for the 2025 plan year.



Associates receive a discount of \$35/bi-weekly (a savings of \$910 annually) and spouses/domestic partners can receive an additional discount of \$20/bi-weekly for their participation (a savings of \$1,430 annually). Spouses/domestic partners can only receive the discount if the Associate achieved 500 points. When enrolling in UKG, you will elect your desired coverage level, a discount will be provided on a bi-weekly basis based on the premium discount level you and your spouse/domestic partner received.

Plan 1: PPO			
	Associate - Normal Rates	Associate Only - Wellness Discount	Associate & Spouse/Domestic Partner - Wellness Discount
	Associate Cost/Grande Cost	Associate Cost/Grande Cost	Associate Cost/Grande Cost
Bi-Weekly			
Associate	\$93 / \$317.17	\$58 / \$352.17	--
Associate + 1	\$227 / \$633.17	\$192 / \$668.17	\$172 / \$688.17
Family	\$330 / \$929.86	\$295 / \$964.86	\$275 / \$984.86

Plan 2: HDHP			
	Associate - Normal Rates	Associate Only - Wellness Discount	Associate & Spouse/Domestic Partner - Wellness Discount
	Associate Cost/Grande Cost	Associate Cost/Grande Cost	Associate Cost/Grande Cost
Bi-Weekly			
Associate	\$56 / \$307.08	\$21 / \$342.08	--
Associate + 1	\$142 / \$621.62	\$107 / \$656.62	\$87 / \$676.62
Family	\$200 / \$920.77	\$165 / \$955.77	\$145 / \$975.77



FIND A PROVIDER

To find a medical provider, visit umr.com.

Finding a Provider

New in 2025, we are providing you with two network options under UMR (United Healthcare – Choice Plus PPO and United Healthcare – Options PPO). If you live in one of the following Wisconsin counties, you will be part of the United Healthcare – Options PPO network: **COLUMBIA, DANE, GREEN, ROCK or SAUK**. You will be automatically assigned to the appropriate network based on your home address.

If you don't reside in one of the counties listed above, then you will be enrolled in the United Healthcare – Choice Plus PPO network. With this update, you may experience a change in providers who are considered in-network. For some, you may not experience a change to your in-network providers. To ensure your provider is in-network, we encourage you to visit UMR's website or call UMR to verify your provider is in-network or search for providers.

To find an in-network provider in the United Healthcare Choice Plus or Options network, visit umr.com and click on 'Find a Provider' on the homepage. Click on the United Healthcare – Choice Plus PPO or United Healthcare – Options PPO to search for a provider in your network.

REMINDER: All Associates have access to Health Navigator at no cost. Call 888-352-4969 and work with a Care Advisor who can help you find a provider that best fits your needs within the network.

Download the UMR mobile app today to get information on-the-go regarding your medical plan. Find in-network providers, view your ID card, view claim and deductible information, chat with a UMR representative, and view resources for Teladoc.

FINDING A NETWORK PROVIDER ON UMR.COM OR THE UMR APP HAS NEVER BEEN EASIER



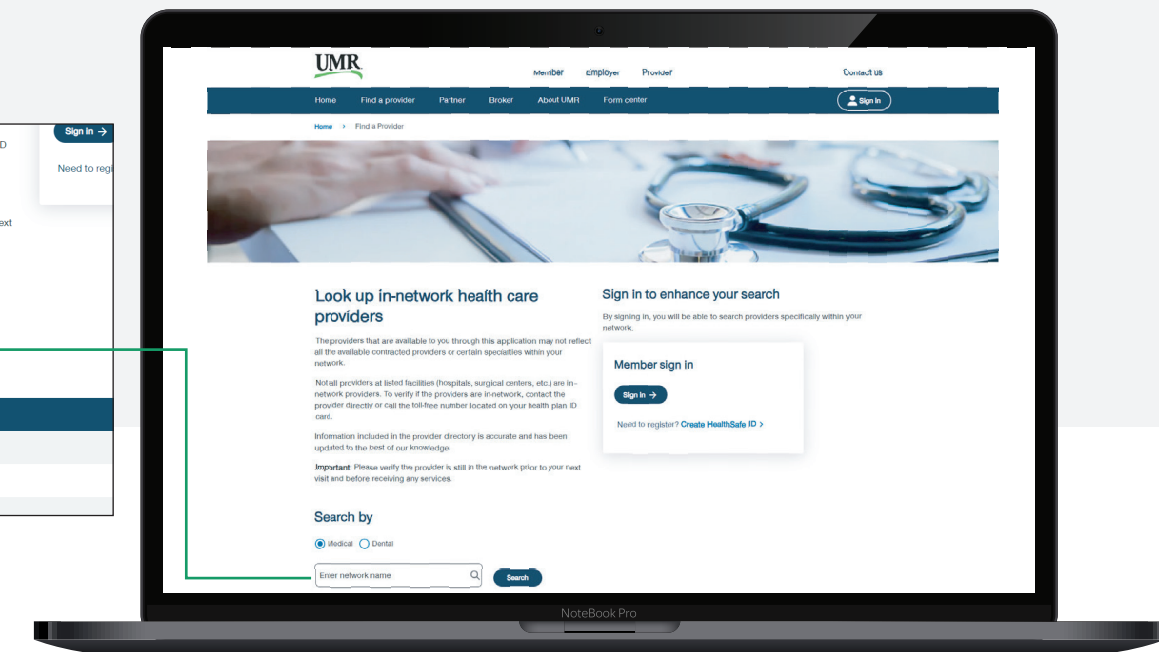
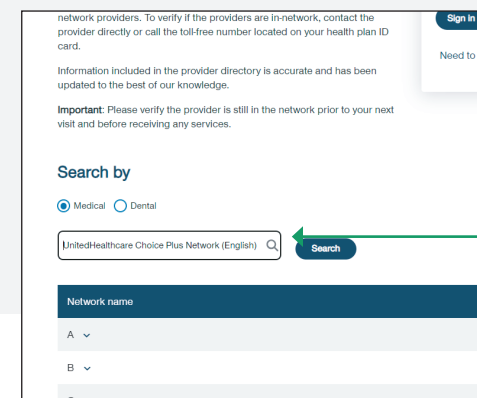
Go to umr.com and select Find a provider



Search for **UnitedHealthcare Choice Plus** or **UnitedHealthcare Options PPO** Network using our alphabet navigation or type **United Healthcare Choice Plus** or **UnitedHealthcare Options PPO** into the search box



For medical providers, choose **View providers**. For behavioral health providers (including counseling and substance abuse), select **Behavioral health directory**



ADDITIONAL HEALTH PROGRAMS

NEW! BARIATRIC COVERAGE

In 2025, Associates and their families enrolled in the medical plan will have access to bariatric coverage. This coverage includes surgical treatment for obesity if treatment is considered medically necessary. To be eligible, pre-certification is required. This benefit will have a lifetime limit of \$25,000 per member. Our plan also provides coverage for physician-led weight loss support. If you have any questions on these offerings, reach out to UMR for additional information at 800-826-9781.

NEW! UMR PLAN ADVISORY PROGRAM

Associates and their families will now have an enhanced experience with UMR. When you call UMR, you will receive a personalized, advocacy approach to your care and questions. Under the plan advisory program, you will receive additional benefit and eligibility information, can resolve claim and billing inquiries, receive network guidance, coordinate with other benefit provider information and more. UMR is there to help you navigate care with this offering.

HEALTH NAVIGATOR

Provided at no cost to you, Health Navigator is available to support you and your family when you need it. All Associates, regardless of being enrolled in the Grande-offered medical plan, have access to Health Navigator. Health Navigator is an advisory service that allows you a more personable, one-on-one relationship with a healthcare provider that focuses on your overall health. Reach out today to receive assistance with prescription drugs and disease management, health management and preventative care. They can also assist you with locating primary care or a specialty care provider that best fits your needs. Contact Health Navigator at 888-352-4969 or online at sunlife.com/healthnav.



ADDITIONAL HEALTH PROGRAMS

ONSITE CLINICS

Don't forget about our onsite clinics! Our clinics are designed to provide primary and preventative care, disease management and education to you and your families. Receive convenient, personalized care from SSM providers! You and your family members, ages two (2) and older, can seek medical services at our onsite clinics. Associates, spouses/domestic partners and dependent children must be able to show proof of medical insurance to use the clinic; any full medical insurance plan is acceptable. To make an appointment, contact the clinic at 855-289-7517 or 920-907-3922.

Associates enrolled in a High Deductible Health Plan (HDHP) will have to pay \$10 for services received in the clinic, except for preventative care. This is a requirement of IRS regulations for anyone enrolled in a HDHP, and it applies both to Associates enrolled in Grande's HDHP medical plan as well as those enrolled in any other HDHP.



TELADOC

For Associates and their families enrolled in our medical plans, receive virtual care for non-emergent conditions by phone, video or via a mobile app with Teladoc. Teladoc is a great resource if you need treatment quickly and efficiently through a national network of physicians. You can receive everyday care for as little as \$54 per visit for conditions such as rashes, the flu or a sore throat. Teladoc also offers mental health care and dermatology services. Contact Teladoc at 1-800-TELADOC (835-2362), download the mobile app, or visit teladoc.com.

TOBACCO CESSATION

As part of our commitment to your overall well-being, Grande provides you and/or your spouse/domestic partner with an option to quit using tobacco and/or nicotine. Through Asset Health, begin your journey to be tobacco and/or nicotine free by enrolling in the Tobacco Free Me program. Tobacco Free Me is a coaching program that supports and guides you as you swap tobacco/nicotine use for healthier habits. To participate in the program, log in to Asset Health and click on the Tobacco Free Me tab. Upon completion of the program and six coaching calls, earn points in Asset Health.

DENTAL COVERAGE



Healthy teeth and gums are important to your overall well-being. Oral health can be linked to other conditions such as cardiovascular disease, diabetes, pregnancy and birth complications. We offer you two dental plans to support your dental health, powered by Delta Dental and Care Plus. The two plans offer different deductibles and coverage for services as well as differences in locations you can visit.

Through the Delta Dental Plan, Grande belongs to the Delta Dental PPO and Premier networks. While you can utilize any dental provider in the Delta Dental network, choosing a dentist in the network helps create additional savings for you. In the Care Plus Dental plan, you can only utilize services at Dental Associates or Midwest Dental – all other clinics will not be covered under this plan. Associates that reside outside of Wisconsin will only be eligible for the Delta Dental plan.

	Delta Dental	Care Plus
	In-Network and Out-of-Network	In-Network (no out-of-network coverage)
Deductible		
Associate	\$50	\$0
Associate + 1/Family	\$150	\$0
Annual Maximum	\$1,500	\$1,500
Preventative Services	100%	100%
Basic Restorative Services		
Fillings	80%	100%
Endodontics	80%	100%
Periodontics	80%	100%
Simple Extractions	80%	100%
Major Services		
Crowns, inlays, onlays	50%	100%
Oral Surgery	50%	100%
Bridges/Dentures	50%	100%
Implants	50%	100%
Orthodontics		
Lifetime Maximum	50%, no deductible \$3,000	50% N/A

2025 DENTAL PLAN CONTRIBUTIONS

	Delta Dental	Care Plus
	Bi-Weekly	
Associate	\$4.38	\$4.20
Associate + 1	\$6.98	\$6.96
Family	\$12.78	\$13.01



FIND A PROVIDER

In the Delta Dental PPO or Premier networks:
deltadentalwi.com.

In the Care Plus network:
careplusdentalplans.com/total-access-wisconsin.

VISION COVERAGE



Our vision plans are powered by National Vision Administrators, LLC. We offer two vision plans, a 12-month plan and a 24-month plan. Keep in mind, if you are enrolled in one of our medical plans, your eye exam is covered under medical.

The 12-month plan offers you the opportunity to enroll in the plan one year at a time. If you enroll in the 24-month plan, you must enroll in the plan for at least two years. You will not have the option to change your selection after year one. If 2024 was your first year electing coverage in the 24-month plan, you must elect this plan again for 2025. In addition, if you enroll in the 24-month plan, the coverage listed below allows you to receive lenses, frames and contact lenses once every two years; whereas, if enrolled in the 12-month plan, you can receive the benefit each year.

	In-Network	Out-of-Network
Lenses	Standard Glass or Plastic	
Single Vision	Covered in full	Up to \$25
Bifocal	Covered in full	Up to \$40
Trifocal	Covered in full	Up to \$45
Lenticular	Covered in full	Up to \$90
Fashion Gradient Tint	Covered in full	N/A
Solid Tint	Covered in full	N/A
Ultra-Violet Coating	Covered in full	N/A
Scratch Coating (Standard)	Covered in full	N/A
Frames	Up to \$125 (20% discount off balance*)	Up to \$70
Contact Lenses (in lieu of lenses/frames)	Up to \$150 (15% discount for conventional) or 10% discount for disposable, off the balance) Covered in Full**	
Elective		Up to \$125
Medically Necessary	100%	Up to \$150
Lasik (once per lifetime)	Up to \$200	Up to \$200

*This includes frames up to \$50 at Walmart or Sam's Club locations. The percentage discount does not apply to certain brands at Walmart or Sam's Club locations.

**\$105 at Walmart or Sam's Club. The percentage discount does not apply at Walmart or Sam's Club and may not at certain locations, including Target, Sears, Pearle and K-Mart and may be prohibited by some manufacturers.

2025 VISION PLAN CONTRIBUTIONS

	24-Month Plan	12-Month Plan
	Bi-Weekly	
Associate	\$1.27	\$2.90
Associate + 1	\$2.55	\$5.81
Family	\$3.41	\$7.71



FIND A PROVIDER

To find a vision provider, visit e-nva.com.

HEALTH REIMBURSEMENT ACCOUNT

If you enroll in Grande's PPO medical plan, you are eligible for a Health Reimbursement Account (HRA), powered by WEX. The HRA is a Grande funded account to help offset eligible medical, dental or vision expenses for you and your enrolled family members. Your HRA balance will rollover any unused dollars at the end of the year, up to \$5,000. Grande will contribute to your account in January, as noted below.

2025 HRA GRANDE CONTRIBUTION

	Annual Contribution
Associate	\$240
Associate + 1	\$480
Family	\$720

Important HRA Considerations

- Access your HRA online at benefitslogin.wexhealth.com or use the WEX benefits mobile app. If you have questions on what is considered an eligible expense, reach out to WEX directly at 866-451-3399.
- Pay for eligible expenses by using your debit card or complete a reimbursement form to submit to WEX.
- For some expenses, you will be asked to submit supporting documentation to prove your transaction was an eligible expense. All supporting documentation for 2025 must be submitted by March 15, 2026. If you are unable to substantiate your expense(s) with appropriate documentation, your debit card may be turned off until you do so.
- If you retire, Grande will allow you to utilize your remaining HRA balance into retirement as a spend-down account.

HEALTH SAVINGS ACCOUNT



If you enroll in Grande's HDHP, you are eligible for a Health Savings Account (HSA). An HSA allows you to save pre-tax money for healthcare for now or in the future, even into retirement. Grande makes a contribution to an HSA based on your enrollment level to help support your financial well-being, powered by Optum Bank.

Get a triple tax advantage by enrolling in an HSA.

1. Your contributions from your paycheck are tax-free and rollover each year.
2. You can invest your balance, which grows tax-free.
3. Make tax-free withdrawals to pay for eligible healthcare expenses.

An HSA can be used to pay for eligible medical, dental or vision expenses tax-free. Grande will contribute to your HSA on a bi-weekly basis, even if you don't make contributions. In addition to Grande's contribution, you can also contribute to your HSA, up to the IRS maximum.

2025 CONTRIBUTIONS FOR HSA

	Annual Grande Contribution	Bi-Weekly Grande Contribution	2025 IRS Maximum*
Associate	\$500	\$19.23	\$4,300
Associate + 1	\$750	\$28.84	\$8,550
Family	\$1,000	\$38.46	\$8,550
Catch-up (age 55 and older)	--	--	\$1,000

*Associate contributions are limited to the IRS maximum minus any Grande contribution.



Important note: If you currently have a Grande HRA, your balance will NOT rollover. You will have 90 days to submit reimbursement for eligible expenses that you incurred in 2024. Any remaining dollars will be forfeited if eligible expenses are not submitted within 90 days. Work with WEX to submit your eligible expenses.

IMPORTANT HSA CONSIDERATIONS

If you're eligible for an HSA and want to receive Grande's contribution, keep these steps in mind.

- If you would like to contribute to your HSA, you must determine how much you would like to contribute annually. When completing your Open Enrollment process, enter your desired amount in UKG. By completing an HSA life event in UKG, you have the option to change your HSA contribution amount anytime throughout the calendar year.
- Setup your online account by visiting Optum Bank at optumbank.com and register as a new user.
- You can use your HSA for payment or reimbursement for eligible expenses by utilizing an HSA debit card or pay out-of-pocket and reimburse yourself later.
- Remember to designate a beneficiary for your HSA by logging into optumbank.com online.
- Want to invest your HSA? You have the option to invest your HSA. Please contact Optum Bank by going online at optumbank.com, downloading the Optum Bank mobile app or calling 866-234-8913 for additional information to get started.

FLEXIBLE SPENDING ACCOUNT

Flexible Spending Accounts (FSA) allow you to set pre-tax money aside from your paycheck to pay for qualified expenses. Enhance your financial well-being by enrolling in a FSA, powered by WEX. Keep in mind, if you are eligible for an HRA, your FSA balance will be used first.

\$3,200*

Maximum Annual Contribution

HEALTH FLEXIBLE SPENDING ACCOUNT

A Health FSA allows you to pay for eligible expenses related to medical, prescription, dental and vision expenses. Expenses can be reimbursed for yourself, spouse/domestic partner and dependent children. At the end of the year, you can carryover up to \$640 of unused funds into the following year. *This plan is only available if you enroll in the PPO medical plan.*

\$3,200*

Maximum Annual Contribution

LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT

A Limited Purpose FSA provides for reimbursement of qualified dental or vision expenses. At the end of the year, you can carryover up to \$640* of unused funds into the following year. *This plan is only available if you enroll in the HDHP medical plan.*

\$5,000

Maximum Annual Contribution

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

A Dependent Care FSA allows you to set aside money to pay for childcare expenses and expenses incurred for the care of an incapacitated spouse/domestic partner or parent. Daycare expenses are eligible for children, up to age 13, or for elder dependents who live in your home. These funds are 'use it or lose it' and any balance at the end of the year does not rollover into the following year.

**Subject to change for 2025 based on direction from the IRS.*

THINGS TO KEEP IN MIND WITH FSAS

- Access your FSA online at benefitslogin.wexhealth.com or use the WEX benefits mobile app. If you have questions on what is considered an eligible expense, reach out to WEX directly at 866-451-3399.
- Pay for eligible expenses by using your debit card or complete a reimbursement form to submit to WEX. *Note: If enrolled in a Dependent Care FSA, you will not receive a debit card.*
- You are not eligible to make contribution changes throughout the year.
- For some expenses, you will be asked to submit supporting documentation to prove your transaction was an eligible expense. All supporting documentation for 2025 must be submitted by March 15, 2026. If you are unable to substantiate your expense(s) with appropriate documentation, your debit card may be turned off until you do.
- Annual maximum contributions are subject to change for 2025 based on direction from the IRS. If the maximums are increased, the Benefits Team will contact you to confirm if you want to increase your contribution to the updated maximum.

401(K)

We offer you a convenient, tax-deferred option to save for retirement with our Grande Associates Asset Accumulation 401(k) Plan (GAAAP), powered by Empower Retirement. GAAAP allows you to contribute to the plan through pre-tax, Roth or after-tax payroll deductions as well as receive a profit sharing contribution. Saving for your future and financial security is important, so that's why we help you set aside money!

- Contribute up to 75% of your eligible pay, up to the 2024 IRS annual maximum of \$23,000*.
- You will be provided a company match of 50% on every dollar you contribute, up to 5%. That means Grande will contribute up to 2.5% into your account.
- If you have uneven contributions throughout the year or reach the IRS annual maximum early in the year, you will also be eligible to receive a true-up contribution from Grande in the following calendar year.
- If you are over age 50, you have the option of an additional catch-up contribution of \$7,500* in 2024, for a total contribution of \$30,500*.
- Annual contribution amounts are subject to change based on direction from the IRS.
- In addition to Empower, you can reach out to Marsch-McLennan Agency (MMA), our retirement advisor, to receive assistance on your questions related to your savings rates, investments, retirement readiness, etc. [Scan the QR code](#) to access recorded videos and on demand webinars that focus on retirement savings and overall financial well-being.

To start saving for your retirement, contact Empower by calling 800-345-2345 or visiting empowermyretirement.com. Online you can find your account information, change your contribution amount, update your investment selections or designate your beneficiary.

**Subject to change for 2025 based on direction from the IRS.*



LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT

Planning for your family's financial security is key. We offer life insurance and accidental death and dismemberment (AD&D) plans to support you and your family, powered by Reliance Matrix.

BASIC LIFE AND AD&D INSURANCE

Grande provides you with basic life and AD&D insurance at no cost to you. We provide you with coverage at one (1) times your annual earnings, rounded to the next highest \$1,000, up to a maximum of \$150,000. There is also AD&D coverage if specific types of dismemberment injuries or death as a result of an accident occur.

To further support you, we offer the option for you to purchase additional supplemental life insurance and AD&D coverage for yourself, spouse/domestic partner and/or your dependents. To elect supplemental life insurance or AD&D coverage for your spouse/domestic partner and/or your dependents, you must elect supplemental coverage for yourself. 100% of the premium is paid by you through payroll deductions. If you elect Associate or spousal supplemental life insurance, you will pay the rates based on the Associate's age. Starting at age 65, benefit amounts are reduced. Log in to UKG to determine supplemental life insurance and AD&D rates based on your desired benefit amount.

WHAT IS EVIDENCE OF INSURABILITY?

When electing supplemental life insurance coverage over the guaranteed issued amount, you may have to complete evidence of insurability (EOI). This means you may have to complete a statement of health with Reliance Matrix. If you are required to submit EOI, you will be required to submit information to Reliance Matrix for approval.

ASSOCIATE SUPPLEMENTAL LIFE INSURANCE

If you don't currently have coverage, you can elect up to \$50,000 without evidence of insurability. If you do currently have coverage, you can increase your election by up to \$50,000, not to exceed the guarantee issue amount of \$200,000. Any election over \$200,000 will require evidence of insurability.

ASSOCIATE SUPPLEMENTAL AD&D

We also offer you the option of enrolling in supplemental AD&D coverage for yourself. Enroll in coverage of a minimum of \$10,000 and up to \$500,000, elected in \$10,000 increments, up to 10 times your annual salary. Receive lump sum payments for certain losses you may have, such as a loss of life or limb.

DEPENDENT SUPPLEMENTAL LIFE INSURANCE

You may elect supplemental coverage for your child(ren) up to age 26. You can elect coverage at \$10,000. If elected, the rate is \$0.46 bi-weekly.

FAMILY SUPPLEMENTAL AD&D

You have the option of enrolling your spouse/domestic partner and/or child(ren) in supplemental AD&D coverage. This expanded AD&D coverage also covers your family members. The benefit amount is based on your elected amount and covered persons.

SPOUSAL SUPPLEMENTAL LIFE INSURANCE

If you don't currently have coverage, you can elect up to \$10,000 without evidence of insurability. If you do currently have coverage, you can increase your election by up to \$10,000, not to exceed the guarantee issue amount of \$75,000. Any election over \$75,000 will require evidence of insurability.

ACCIDENT PLAN

In case an unexpected accident occurs, protect you and your family by enrolling in an Accident Plan, powered by Reliance Matrix. The Accident Plan provides a range of fixed, lump sum benefits for injuries resulting from a covered accident. Reimbursement can range from an ambulance ride, emergency treatment, physical therapy, x-rays and more. These benefits are paid directly to you and may be used for any reason, from deductibles and prescriptions to transportation and childcare.

	Plan A	Plan C
	Bi-Weekly	
Associate	\$3.72	\$5.58
Associate + Spouse	\$6.49	\$10.08
Associate + Child(ren)	\$8.62	\$10.63
Family	\$11.40	\$15.13

For additional information on what type of coverage for specific injuries, visit grandehealth.com.

CRITICAL ILLNESS PLAN

In the event you or a family member are diagnosed with a critical illness, have coverage with the Critical Illness Protection Plan, powered by Reliance Matrix, to provide additional financial support. Receive a fixed lump sum benefit upon diagnosis of a critical illness, which can include a heart attack, stroke, paralysis, Alzheimer's disease and more. The benefit payment is paid directly to you and can be used for any reason such as loss of income due to being away from work, deductibles, travel for treatment and more.

We offer you the option of enrolling in one of three plans that offer various levels of coverage based on what fits best for you and your family. Associates are offered the opportunity to enroll in coverage at \$10,000, \$20,000 or \$30,000 increments. Spousal coverage is half of these respective amounts. If you have children, they are automatically covered at no extra cost and their coverage level is 50% of your enrolled coverage. Your bi-weekly cost is based on your age and level of coverage which can be reviewed in UKG when you're enrolling. If you and/or your spouse are not currently enrolled, you can elect coverage without EOI during Open Enrollment.

For additional information on what type of coverage for specific injuries and rate information, visit grandehealth.com.

WELLNESS BENEFIT

If you enroll in the Accident Plan and/or the Critical Illness Plan, you and each enrolled family member can receive a \$75 Wellness Benefit through Reliance Matrix. The Wellness Benefit provides you with reimbursement for completing an annual exam, completing a cancer screening, cholesterol or diabetes screening, immunizations or an imaging study such as an x-ray or mammogram.

To be reimbursed for the Wellness Benefit, contact Reliance Matrix to initiate a claim by using the Matrix mobile app, visiting matrixabsence.com or calling 877-202-0055.

IDENTITY PROTECTION

In case of an unexpected accident, you can protect you and your family against threats, Identity Protection offers identity monitoring and fraud resolution, powered by Allstate. Identity Protection helps you catch fraud early, understand your risk potential, identify if your personal data is compromised and aids with costly fraud incidences. With Allstate, Identity Protection includes:

- Coverage for your whole household
- Family mobile device protection
- Up to \$2 million in identity theft, cyber and ransomware expense reimbursement
- 24/7 alerts with easy-to-use portal and app

If you have questions on this benefit please contact Allstate at 1-800-789-2720.

Associate Cost (Bi-Weekly)	
Associate	\$4.38
Family	\$8.54



LEGAL INSURANCE

Ensuring you and your family are protected is important, which is why Grande provides you with the option of enrolling in Legal Insurance, powered by ARAG. Legal insurance isn't just for serious legal issues but is also for your everyday needs. By enrolling in legal insurance, you can get the help you need when you need it. ARAG provides a network of attorneys available by phone, virtually or in-person. Examples of coverage might include buying or selling a car or home, personal property dispute, student loan debt, traffic tickets, adoption assistance or creating a will or trust.

Visit ARAGlegal.com/myinfo, enter the access code (18968gcc), and click on the "View Plan" button. There you will be able to "View Coverages" to see what would be covered in full versus any coverages that are a reduced fee.

Associates, spouses/domestic partners and eligible dependents are covered by the plan. If you enroll, watch for a welcome email to create your account online.

Call 800-247-4184 to ask questions about coverage details.

Associate Cost (Bi-Weekly)	
	\$7.15

WELLNESS PORTAL

» To further support our Associates and their families, we provide you with access to a variety of resources and online courses to better understand your health and well-being. All Associates and their spouse/domestic partner have access to our wellness portal, powered by Asset Health, and are encouraged to participate in the program. Earn points throughout the year to be eligible for prizes and giveaways. You can earn points to support your well-being by completing the following:

- An online health assessment
- Financial and self-care activities
- Quarterly and daily mini challenges
- Search for healthy recipes
- Record preventative screenings
- Record volunteer activities
- Record fitness tracking
- Review online wellness courses tailored to your health needs
- And much more!

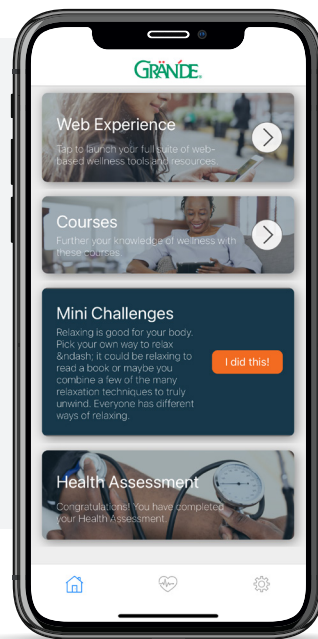
On January 1, 2025, your points will reset for the year. Shortly after the new year, make sure you log in to Asset Health to begin earning points in 2025. Complete qualifying activities to earn points and increase your chances of winning prizes. Watch for additional information later this year about how you can earn points.

» GET STARTED TODAY

To log into Asset Health, visit assethealth.com/grandehealth or download the Asset Health mobile app.

If you and/or your spouse/domestic partner are logging into Asset Health for the first time, see below for the log in information. You will be required to change your username and password after logging in.

Username: first initial + last name + last four digits of your SSN
Password: date of birth (mmddyyyy)



ADDITIONAL BENEFITS

HEALTHY OPTIONS ONSITE

Grande offers you a lot of great resources to support your physical health. From free fruit and oatmeal offered at all facilities to our onsite fitness centers, Grande is here to support a healthy lifestyle. Our offerings encourage a comprehensive wellness program that reduces health risks, increases productivity and promotes a healthy work environment. Visit our onsite fitness centers today to support your fitness journey and earn points with Asset Health by signing in when you visit the fitness center.

Don't forget about our wellness reimbursement program too! Maybe you have a gym membership, attend fitness classes or are going to participate in a race, you can be reimbursed for these activities up to \$400 per year. Visit grandehealth.com to learn more and understand how to submit for reimbursement.

EMPLOYEE ASSISTANCE PLAN (EAP)

Emotional well-being is an integral part of our overall health. We offer you and your family emotional support tools and work life balance resources to keep you at your best by offering you an EAP, powered by SupportLinc. SupportLinc is a free and confidential service that provides you with 24/7 access to care, including the option to speak to a counselor.

SupportLinc provides everyday resources through a variety of tools including self-service toolkits, mental health first aid, resiliency and more. Get started today by calling SupportLinc at 888-881-5462 or visiting supportlinc.com, group code: [grandecheese](https://supportlinc.com). You and members of your household are eligible for services which include up to six (6) free sessions per household, per member, per concern.

ACCESS PERKS

Did you know you have access to discounts and other great deals in your area? Log into Access Perks today to search for savings that are available to you. Visit grande.accessperks.com, enter your Associate ID as your member number and create a password.

ADDITIONAL INFORMATION

DOMESTIC PARTNER TAXATION

We extend coverage to domestic partners and domestic partner's children. With that offering, the IRS does require certain taxable rules regarding the value of the coverage extended to domestic partners. If you enroll a domestic partner, you will be taxed on the fair market value of these benefits for your domestic partner based on the IRS requirements. It is your responsibility to pay all local, state or federal taxes.

If your tax dependent status of your domestic partner changes, you should notify the Benefits Team. We encourage you to consult with your tax advisor or legal counsel to determine if your domestic partner or domestic partner children qualify as tax dependent.

IMPORTANT NOTICES & DOCUMENTS

Important legal notices and plan documents, such as the following listed below, can be found on grandehealth.com:

- Legal notices
- Summary of benefits and coverage (SBC)
- Summary plan descriptions – health and welfare and 401(k) plans

Note: This summary of benefits highlights selected features of our benefit plans and does not contain all the details. Refer to the above documents for additional details and information about the benefit plan offerings.

CONTACT INFORMATION

PROVIDER NAME	HOW TO CONTACT	REASONS TO CONTACT
401(K): Empower Retirement	877-778-2100 empowermyretirement.com	Account balance inquiries Beneficiary designation Contribution or investment changes
ACCIDENT PROTECTION PLAN OR CRITICAL ILLNESS PROTECTION PLAN: Reliance Matrix	877-202-0055 matrixabsence.com	Coverage details Open claim questions
ASSET HEALTH	support@assethealth.com	Customer support for technical questions
BENEFITS TEAM: Grande	920-952-7555 benefits@grande.com	Benefit questions Enrollment assistance
DENTAL: Delta Dental or Care Plus	Delta Dental 800-236-3712 deltadentalwi.com Care Plus 800-318-7007 or 414-771-1711 caremark.com	Provider search Dental claim questions
DISABILITY AND LEAVE: Reliance Matrix	877-202-0055 matrixabsence.com	Initiate FMLA or short-term disability claim Questions on an open claim
EMPLOYEE ASSISTANCE PROGRAM: SupportLinc	888-881-5462 supportlinc.com Group code: grandecheese	Short term counseling Emotional or financial support
FLEXIBLE SPENDING ACCOUNT (FSA) OR HEALTH REIMBURSEMENT ACCOUNT (HRA): WEX Health, Inc.	866-451-3399 benefitslogin.wexhealth.com	Account balance inquiries FSA/HRA claims Eligible expenses and substantiation
HEALTH CLINICS: SSM	Toll free 855-289-7517 OR 920-907-3922 MyChart	Toll free 855-289-7517 OR 920-907-3922 MyChart
HEALTH NAVIGATOR	888-352-4969 sunlife.com/healthnav	For assistance or to request consultation with a Care Advisor
HEALTH SAVINGS ACCOUNT (HSA): Optum Bank	866-234-8913 optumbank.com	HSA balance or claim submission Beneficiary designation Review investment options
HUMAN RESOURCES: Grande	Your local HR Business Partner	Other policies not listed
IDENTITY PROTECTION: Allstate	800-789-2720 myajp.com	Coverage details
LEGAL INSURANCE: ARAG	800-621-3313 araglegal.com	Coverage details
MEDICAL: UMR	800-826-9781 umr.com	Provider search Covered services Medical claim questions
PRESCRIPTION: CVS Caremark	866-818-6911 caremark.com	Prescription questions Prescription coverage
SUPPLEMENTAL LIFE AND AD&D INSURANCE: Reliance Matrix	877-202-0055 matrixabsence.com	Life insurance policy questions
TELADOC	800-835-2362 teladoc.com	Schedule a non-emergent, virtual visit
VISION: National Vision Administrators, LLC	800-672-7723 e-nva.com	Provider search Vision claim questions