



Open Enrollment

2027 Benefits | October 19 – November 3, 2026

GRÁNDE®

Grande Associates,

Grande is committed to supporting the physical, emotional and financial wellbeing of our Associates and their family members while remaining competitive with other employers in our industry. In 2026, we saw healthcare costs increase by more than 10% and this trend is expected to continue into 2027, largely due to increasing medical, prescription drug and specialty treatment expenses. For 2027, Grande carefully evaluated healthcare trends, claims experience, industry benchmarking and market conditions to ensure our benefits remain both competitive and sustainable for the long term.

While healthcare costs are expected to increase nationwide, Grande remains committed to providing valuable benefits and meaningful choices for Associates and their families. This commitment is reflected in the continued investment in healthcare coverage and other benefit programs while balancing the responsibility of managing rising costs.

For coverage effective January 1, 2027, Open Enrollment will take place **October 19 - November 3, 2026**. During this enrollment period, eligible Associates must log in to UKG at **grande.ultipro.com** to enroll, make changes or waive coverage for the 2027 plan year. **Action is required** for all eligible Associates by November 3, 2026.

Key highlights for 2027

Based on the annual review of Grande's plan and benefit trends, several updates will take place in 2027:

- **Medical premium increase** – Associate contributions for the PPO and HDHP medical plans will increase by 3% in 2027. Grande is absorbing the majority of the cost inflation on the medical plan, but we are asking Associates to cover a small portion of this increase through the bi-weekly Associate contributions.
- **PPO Plan deductible update** – the annual deductible for the PPO plan will increase \$500 for each coverage tier, while the out-of-pocket maximum will decrease \$500 for the family coverage tier.
- **New for 2027: Weight Management Supplemental program** – Associates and their family members utilizing a GLP-1 medication for weight loss will receive a monthly supplemental payment to assist with medication costs paid directly through the manufacturer. GLP-1 medications (Foundayo, Wegovy and Zepbound) prescribed for weight loss will no longer be covered in the prescription plan.
- **Vision Plan updates** – beginning in 2027, Grande will offer a single vision plan with DeltaVision. DeltaVision provides a nationwide network of vision providers through the EyeMed Insight network to support vision needs.
- **Basic Life Insurance and Accidental Death and Dismemberment (AD&D) enhancement** – in 2027, Grande will increase the employer-paid Basic Life Insurance and AD&D coverage to one times annual salary, up to a maximum benefit of \$250,000. This enhancement comes at no additional cost to Associates.

To help Associates understand the 2027 benefit offerings, a recorded Open Enrollment presentation is available on **grandehealth.com/2027-open-enrollment/**. In addition, the Grande Benefits Team will host open office hours at each facility to answer benefits questions and assist Associates with enrolling in UKG. Spouses are also welcome. A complete schedule is included on the next page of this booklet.

Associates should review all enrollment materials carefully and select benefit options that best meet their individual and family needs. Associates should act early and enroll by **November 3**. For questions or assistance, Associates can contact their facility HR Business Partner or the Benefits Team at **920-952-7555** or **benefits@grande.com**.

Sincerely,
The Grande Benefits Team



Log in to UKG at **grande.ultipro.com** to enroll. Associates can contact the Business Technology Team at **920-952-7400** with any login or Single Sign-On (SSO) issues.



Table of Contents

Enrollment Information	04
Resources for Associates	05
Medical Coverage.....	06
Prescription Drug Coverage.....	07
Medical Plan Contributions	08
Find a Medical Provider	09
Additional Health Programs.....	10
Dental Coverage	12
Vision Coverage	13
Health Reimbursement Arrangement.....	14
Health Savings Account	15
Flexible Spending Account.....	16
401(k)	17
Life Insurance Plans.....	18-19
Voluntary Benefits	20-21
Wellbeing Platform and Benefits	22
Additional Benefits and Information	23
Contact Information	24

2027 Office hours with the Benefits Team

Brownsville

10-29-26 from 1:30PM - 4:30PM
11-2-26 from 1:30PM - 4:30 PM
Main Hallway

Chilton

10-27-26 from 7:00AM - 10:00AM
10-27-26 from 3:00PM - 5:00PM
Breakroom

Distribution Center

10-30-26 from 1:00PM - 3:00PM
11-2-26 from 1:00PM - 3:00PM
Breakroom

Friendship

10-29-26 from 3:00PM - 5:00PM
Breakroom

Home Office

10-28-26 from 11:30AM - 12:30PM
Cafeteria

HO2

10-28-26 from 1:00PM - 2:00PM
Conference Room HO2-CR-E110S

Juda

10-27-26 from 10:00AM - 6:00PM
Breakroom

Rolling Meadows

10-28-26 from 7:00AM - 9:00AM
10-28-26 from 4:30PM - 6:30PM
Breakroom

Rubicon

10-27-26 from 1:30PM - 4:30 PM
10-28-26 from 1:30PM - 4:30PM
Breakroom

Sales

10-30-26 from 10:00AM - 12:00PM
Virtual - Sign-Up Sent Via Email

Wyocena

10-22-26 from 3:00PM - 5:00PM
10-26-26 from 3:00PM - 5:00PM
Trailer Conference Room



Enrollment Information

01

Enroll or waive, action is required by Associates

For 2027 benefits, Open Enrollment is an active enrollment. This means Associates must log in to UKG to enroll or waive benefits for 2027. *As part of the enrollment process Associates should carefully review beneficiary designations and emergency contacts to ensure they are accurate and up to date.*

02

What if Associates don't enroll?

If 2027 Open Enrollment is not completed, Associates and their dependents will not be enrolled in coverage for 2027. Associates will not be eligible to enroll until the next Open Enrollment period, effective for 2028, unless they experience a qualifying life event (QLE).

03

Qualifying Life Event (QLE)

A QLE includes a change in marital status (such as marriage/divorce), the birth/adoption of a child, death of a dependent, a loss/gain of existing health coverage, etc. Associates will have 30 days from the date of the QLE to make changes to benefit elections in UKG.

04

Enrolling in UKG

Associates enrolling dependents in coverage must have their dependent's personal information available, including Social Security number and date of birth. This information is required when enrolling. Associates can log in to UKG at **grande.ultipro.com** to begin Open Enrollment. *Benefit enrollment is not available through the UKG app and can only be completed through the UKG web version.*

Associates should review all benefit plan offerings and enroll in the desired coverage. For each plan, the following coverage tiers are available:

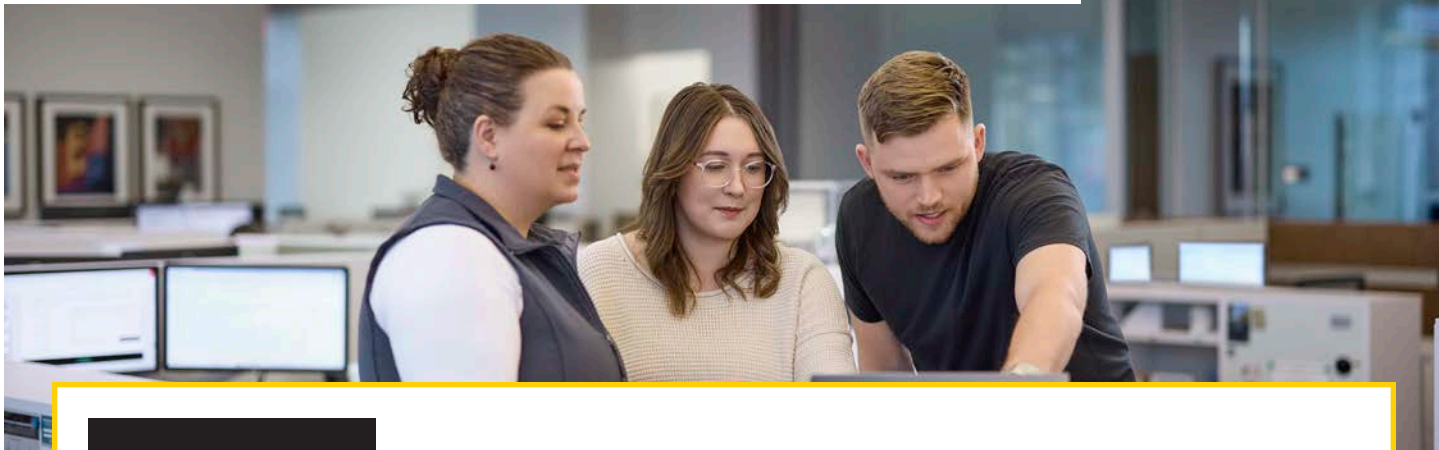
- **Associate:** Associate only coverage.
- **Associate + Child(ren):** Associate and one or more children.
- **Associate + Spouse:** Coverage for Associate and their spouse/domestic partner.
- **Family:** Coverage for Associate, spouse/domestic partner and one or more children.

*Please note: This benefit summary is intended to provide a high-level overview of Grande benefit plans and does not include all plan details. Associates should refer to the plan documents available on **grandehealth.com** for complete information. In the event of any discrepancy between this summary and the plan documents, the plan documents will govern.*



ALL ASSOCIATES should take a moment during Open Enrollment to confirm beneficiary information is accurate and up to date. Beneficiaries can be updated during the Open Enrollment process or any time throughout the year by completing a life event in UKG. Associates must update 401(k) beneficiaries directly through Empower at **empowermyretirement.com** and Health Savings Account (HSA) beneficiaries through Optum Bank at **optumbank.com**.

Resources for Associates



Grande Benefits Website

The Grande Benefits website, **grandehealth.com**, offers a user-friendly experience, making it easy to find information and resources needed for benefit updates, plan information, wellbeing resources and more.

The QR code can be scanned to go directly to 2027 Open Enrollment information.



Benefits Team

The Grande Benefits Team is available to support Associates with benefits questions and concerns throughout the year. Associates can contact the Benefits Team at **benefits@grande.com** or **920-952-7555** for assistance.

Scan the QR code to reach out to the Benefits Team.



Decision-Making Tool

A decision-making tool, PLANSelect*, is available to assist Associates in making an educated decision on which medical plan best fits their lifestyle. This tool can be used to better understand the differences between the PPO and HDHP medical plans or compare two medical plans, such as a spouse/domestic partner's plan, to choose the plan that best supports Grande Associates and their family.

A quick five-minute survey to estimate premium and medical expenses can be completed with PLANSelect at <https://v2.flimpdecisions.net/welcome/66db63285c42d>

*PLANselect uses an algorithm to calculate the expected use of medical services and out-of-pocket plan expenses based on responses. The tool provides highlights of medical benefits and plan documents should be fully reviewed 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

Grande offers two medical plans, powered by UMR: a **Preferred Provider Organization (PPO)** and a **High-Deductible Health Plan (HDHP)**. Both plans offer nationwide provider access and include prescription drug coverage. In-network preventive services such as annual exams, annual eye exams, immunizations and routine cancer screenings are covered at 100%.

Each plan requires Associates to pay the entire cost of care, except for preventive services until the deductible is met. Once the deductible is met, the cost of coverage is shared between the Associate and Grande until the out-of-pocket maximum is met. After the annual out-of-pocket maximum is met, the plan will cover any additional covered expenses for the year.

Plan 1: PPO

A PPO medical plan offers lower deductibles but higher premiums. Covered members have individual deductibles and out-of-pocket maximums, with the individual deductible being \$1,500. No member will pay more than their individual deductible, regardless of coverage tier. The total deductible for each coverage tier is capped at the amounts listed below. The plan also includes a Grande-funded Health Reimbursement Arrangement (HRA), to use towards medical, dental and vision expenses.

Plan 2: HDHP

A HDHP medical plan offers higher deductibles but lower premiums. If an Associate enrolls family members, eligible expenses for all covered family members are combined to meet the deductible. The plan includes a contribution from Grande to a Health Savings Account (HSA), which can also be funded by the Associate to use for eligible healthcare expenses.

	Plan 1: PPO	Plan 2: HDHP
	In-Network	
Deductible		
Associate	\$1,500	\$2,500
Associate + Child(ren)	\$2,500	\$5,000
Associate + Spouse	\$2,500	\$5,000
Family	\$3,500	\$5,000
Out-of-Pocket Maximum		
Associate	\$3,500	\$5,000
Associate + Child(ren)	\$7,000	\$10,000
Associate + Spouse	\$7,000	\$10,000
Family	\$10,000	\$10,000
Coinsurance	20%	20%
Primary Care Office Visit	Deductible, 80%	Deductible, 80%
Specialist Office Visit	Deductible, 80%	Deductible, 80%
Preventive 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 additional information about out-of-network coverage and costs. The SBC can be accessed in UKG during enrollment or by visiting grandehealth.com.

All Associates who enroll in medical coverage for 2027 will receive a new medical ID card. The new card will be mailed in December.

Prescription Drug Coverage

Grande medical plans include prescription drug coverage, powered by CVS Caremark, providing access to a broad network of pharmacies. Prescription benefits are organized into four coverage tiers. Associates can help manage prescription costs by enrolling in mail order, which offers the convenience of home delivery for eligible 90-day prescriptions.



Tier 1: Generic Drugs	Approved medications that contain the same active ingredients and work the same as their brand name equivalent. These medications offer the lowest out-of-pocket cost and provide cost effective treatment option for both Associates and the medical plan.
Tier 2: Brand Drugs	These medications are available at preferred cost-sharing level.
Tier 3: Non-Formulary Drugs	These medications generally have higher out-of-pocket costs because lower cost or equally effective alternatives may be available.
Tier 4: Specialty Pharmacy Drugs	These are high cost medications used to treat complex, serious or chronic conditions, such as multiple sclerosis, rheumatoid arthritis, certain inflammatory or rare diseases. These medications often require distribution through a specialty pharmacy.

Prescription drug coinsurance

Eligible prescription drug expenses are treated differently under each medical plan. Under the PPO plan, eligible prescription drug expenses apply only toward the prescription drug out-of-pocket maximum shown below, while under the HDHP plan these expenses apply toward the medical deductible and the out-of-pocket maximum.

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

Medical Plan Contributions

Associates and their covered spouse/domestic partner are eligible for a medical premium discount for 2027 if they earn 750 points in Grande's wellbeing platform, Navigate, and complete either a biometric screening or annual exam by **November 15, 2026**.

During enrollment in UKG, Associates will elect their desired coverage level, and any discounts earned will be applied to their bi-weekly premiums in 2027.

Associates can earn a discount of **\$35 per paycheck (\$910 annually)**.

The Associate's spouse/domestic partner can earn an additional discount of **\$20 per paycheck (\$520 annually), for a combined annual savings of \$1,430**.

To receive the spouse/domestic partner discount, **the Associate must first meet the discount requirements**.



Plan 1: PPO			
	Associate Cost / Grande Cost	Associate Cost / Grande Cost	Associate Cost / Grande Cost
Bi-Weekly			
	Associate - Normal Rates	Associate Only - Wellness Discount	Associate & Spouse/Domestic Partner - Wellness Discount
Associate	\$100 / \$365	\$65 / \$400	--
Associate + Child(ren)	\$187 / \$593	\$152 / \$628	--
Associate + Spouse	\$243 / \$762	\$208 / \$797	\$188 / \$817
Family	\$353 / \$1,078	\$318 / \$1,113	\$298 / \$1,133

Plan 2: HDHP			
	Associate Cost / Grande Cost	Associate Cost / Grande Cost	Associate Cost / Grande Cost
Bi-Weekly			
	Associate - Normal Rates	Associate Only - Wellness Discount	Associate & Spouse/Domestic Partner - Wellness Discount
Associate	\$58 / \$353	\$23 / \$388	--
Associate + Child(ren)	\$114 / \$580	\$79 / \$615	--
Associate + Spouse	\$146 / \$744	\$111 / \$779	\$91 / \$799
Family	\$206 / \$1,066	\$171 / \$1,101	\$151 / \$1,121

Find a Medical Provider

UMR has two networks that are determined based on an Associate's home address: **United Healthcare – Choice Plus PPO** and **United Healthcare – Options PPO**. Associates will be automatically assigned to the appropriate network based on their home address and the criteria below:

Network	Home Address
United Healthcare – Options PPO	Wisconsin County: Columbia, Dane, Green, Rock or Sauk
United Healthcare – Choice Plus PPO	All other locations

In-network providers can be found by selecting 'Find a Provider' on **umr.com** and selecting the **United Healthcare – Choice Plus PPO** or **United Healthcare – Options PPO** network.

Information included in the provider directory is accurate and has been updated to the best of our knowledge.

Important: Please verify the provider is still in the network prior to your next visit and before receiving any services.

Search by

☒ Medical ☐ Dental

Enter network name

Enter network name

Network name

A



REMINDER: All Associates have access to Health Navigator at no cost.

Assistance with finding an in-network provider is available through a Care Advisor at **888-352-4969**.

Associates can access medical plan resources including in-network provider searches, claim and deductible information and the ability to speak with a UMR representative by downloading the UMR mobile app.

Additional Health Programs

Weight Management Supplemental Program

New in 2027, Grande is introducing a Weight Management Supplemental Program, powered by RxSaveCard, to offer a new way for eligible Associates and their family members to manage the cost of GLP-1 medications prescribed for weight loss. Medically enrolled Associates and dependents who meet the program's Body Mass Index (BMI) requirements and are prescribed a qualifying GLP-1 medication (Zepbound, Wegovy or Foundayo) will receive a \$200 monthly contribution that can be used toward the purchase of eligible medications. Purchases must be made directly through participating pharmacies such as LillyDirect, NovoCare and Amazon. The available employer contribution replenishes on the first of each month. Unused employer funds do not roll over into the next month.

Effective January 1, 2027, Zepbound, Wegovy and Foundayo GLP-1 medications prescribed for weight loss will no longer be covered under Grande's prescription drug coverage. GLP-1 medications used to treat other covered medical conditions, such as diabetes, will continue to be covered, subject to plan requirements.

! **ADDITIONAL INFORMATION AND RESOURCES** will be made available to Associates as 2027 approaches, including how to access the program, instructions to activate RxSaveCard and more. Associates should keep in mind they must meet the program requirements and will need to allow time for pharmacy processing and shipping.

Health Navigator

Health Navigator is available to support Associates and their family members at no cost, regardless of being enrolled in Grande-offered medical plan. Health Navigator is an advisory service that provides personalized, one-on-one support with a healthcare provider that focuses on overall health. Health Navigator can support prescription drug questions, disease management, health maintenance and preventive care as well as assistance in finding primary or specialty care.

“After consulting with a specialist, I had increased confidence regarding my diagnosis and treatment approach”.

Grande Clinics

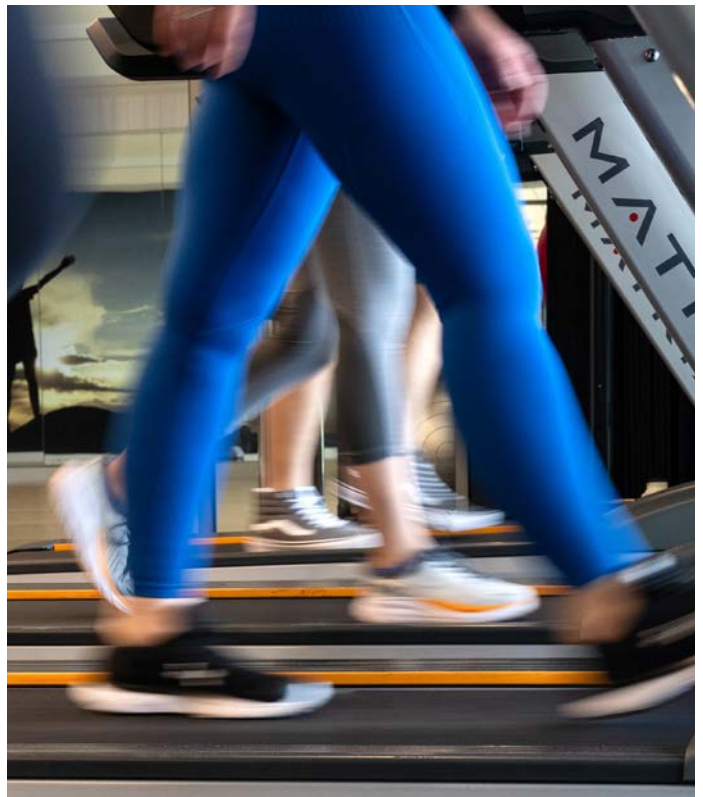
Associates and eligible family members aged two (2) and older can visit Grande clinics to receive primary and preventive care, assistance with disease management and healthcare education. Associates or family members must provide proof of medical coverage to utilize the clinic. Virtual appointments are also available.

If care has been established with a Grande clinic provider, Associates can use MyChart to schedule appointments or message a provider. To log in, Associates can visit <https://mychart.ssmhc.com/MyChart/Authentication/Login>.

Associates enrolled in Grande's HDHP or enrolled in any other HDHP are required to pay a \$10 fee for clinic services, with the exception of preventive care.

Tobacco Cessation

Through Grande's wellbeing platform, Navigate, Associates and their spouse/domestic partner can enroll in a tobacco cessation coaching program and receive personalized support from a health coach to help replace tobacco and nicotine use with healthier habits. Those who complete the program and five (5) coaching sessions can earn points in the wellbeing platform.





"I appreciate having access to healthcare services right at work. It saves me time and makes it much easier to address health concerns before they become bigger issues."

Dental Coverage

Grande offers a comprehensive dental plan, powered by Delta Dental. Delta Dental provides Associates with access to providers in the PPO or Premier networks. The plan allows for four cleanings in the calendar year.

	Delta Dental
	In-Network and Out-of-Network
Deductible	
Individual	\$50
Family	\$150
Individual Annual Maximum	\$1,500
Preventive Services	100%
Basic Restorative Services*	
Fillings	80%
Endodontics	80%
Periodontics	80%
Simple Extractions	80%
Major Services	
Crowns, inlays, onlays	50%
Bridges/Dentures	50%
Implants	50%
Orthodontics	50%, no deductible
Lifetime Maximum	\$3,000

*Covered surgical procedures are covered at 100% with no maximum.

2027 Dental Plan Contributions

	Delta Dental
	Bi-Weekly
Associate	\$4
Associate + Child(ren)	\$7
Associate + Spouse	\$6
Family	\$13

! Find a Provider

To find a dental provider in the Delta Dental PPO or Premier network, Associates can visit: deltadentalwi.com.





Vision Coverage

New in 2027, Grande is partnering with a new provider, DeltaVision, to offer a comprehensive vision plan. DeltaVision partners with the EyeMed Insight network, which is one of the largest vision provider networks. The vision plan does not cover an annual eye exam, but that is covered under Grande’s medical plan.

	In-Network	Out-of-Network
Lenses		
Single Vision	Covered in full	\$25
Bifocal	Covered in full	\$40
Trifocal	Covered in full	\$55
Tint (Solid and Gradient)	\$15 allowance, plan pays balance	N/A
Ultra-Violet Coating	\$15 allowance, plan pays balance	N/A
Scratch Coating (Standard)	\$15 allowance, plan pays balance	N/A
Frames	\$125 allowance, 20% off balance	\$62.50
Contact Lenses		
Conventional	\$150 allowance for conventional/ disposable, 15% off balance	\$120
Disposable	\$150 allowance	\$120
Medically Necessary	100%	\$200
Lasik (once per lifetime)	15% off retail price or 5% off promotional price	N/A

2027 Vision Plan Contributions

	DeltaVision
	Bi-Weekly
Associate	\$2.37
Associate + Child(ren)	\$4.74
Associate + Spouse	\$4.84
Family	\$7.20

! Find a Provider

To find a vision provider, Associates can visit deltadentalwi.com and select “Find a DeltaVision Provider” then select **Search EyeMed Insight Network**.

Health Reimbursement Arrangement

Associates who enroll in Grande's PPO medical plan are automatically enrolled in a Health Reimbursement Arrangement (HRA), powered by WEX. The HRA is a Grande-funded account that can be used to pay for eligible medical, dental or vision expenses. Unused HRA funds rollover from year to year, up to a maximum of \$5,000, as long as the Associate continues enrollment in the PPO medical plan. Grande will contribute to Associates' accounts in January, as noted below.

2027 HRA Grande Contributions

	Annual Grande Contribution
Associate	\$240
Associate + Child(ren)	\$480
Associate + Spouse	\$480
Family	\$720

Important HRA Considerations

- Associates can pay for eligible expenses* by using a WEX debit card or by paying out-of-pocket to be reimbursed later through WEX's mobile app or online.
- For some expenses, Associates will be asked to submit supporting documentation to prove the transaction was an eligible expense. All supporting documentation must be submitted by March of the following year. If unable to substantiate expenses with appropriate documentation, the debit card may be turned off until provided or claims may be denied.
- If an Associate drops the PPO medical plan or separates employment from Grande, they have 90 days to utilize any funds in their HRA for reimbursement for claims they incurred while enrolled in the PPO medical plan.
- If an Associate retires, Grande will allow the Associate to utilize their remaining HRA balance into retirement as a spend-down account.

**Associates can reach out to WEX directly with questions on what is considered an eligible expense.*



Health Savings Account

Associates who enroll in Grande's HDHP medical plan are eligible to enroll in the Health Savings Account (HSA), powered by Optum Bank. An HSA allows Associates to save pre-tax money for eligible medical, dental or vision expenses and can be utilized into retirement.

Grande contributes to the HSA on a bi-weekly basis based on the Associate's enrollment tier. In addition to Grande's contribution, Associates can also contribute to their HSA, up to the IRS maximum.

Associates can get a triple tax advantage by enrolling in an HSA.

1. Contributions from each paycheck are tax-free and rollover each year.
2. Associates can invest their balance which grows tax-free.
3. Make tax-free withdrawals to pay for eligible medical, dental and vision expenses.

! **TO RECEIVE GRANDE'S CONTRIBUTION, ASSOCIATES MUST ENROLL IN THE HSA.** Associates who do not wish to contribute can elect \$0, but enrollment in the HSA is required to receive Grande's contribution.

2027 Contributions for HSA

	Annual Grande Contribution	Bi-Weekly Grande Contribution	2027 IRS Maximum*
Associate	\$500	\$19.23	\$4,500
Associate + Child(ren)	\$750	\$28.84	\$9,000
Associate + Spouse	\$750	\$28.84	\$9,000
Family	\$1,000	\$38.46	\$9,000
Catch-up (age 55 and older)	--	--	\$1,000

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

Important HSA Considerations

- Associates are eligible to make contribution changes throughout the year by completing an HSA Life Event in UKG.
- Associates can pay for eligible expenses by using an Optum Bank debit card or by paying out-of-pocket to be reimbursed later through Optum Bank's mobile app or online.
- Through Optum Bank, Associates have the option to invest their HSA, which can be completed online or by contacting them directly.
- **Associates should designate a beneficiary on Optum Bank's website.**

! **IMPORTANT NOTE:** Any Associates who are currently enrolled in the PPO medical plan and choose to enroll in the HDHP medical plan in 2027 will have 90 days to utilize any funds in their HRA for reimbursement for claims they incurred while enrolled in the PPO medical plan. Any remaining dollars will be forfeited as HRA balances will not rollover if the PPO medical plan is dropped. Associates should work with WEX to submit eligible expenses.

Flexible Spending Account

Flexible Spending Accounts (FSA) allow Associates to set pre-tax money aside for eligible expenses. Associates can enhance financial wellbeing by enrolling in an FSA, powered by WEX. Grande provides three options for Associates to enroll in a FSA:

\$3,400*

Maximum Annual Contribution

Health FSA

A Health FSA allows Associates to pay for eligible expenses related to medical, prescription, dental and vision expenses. Expenses can be reimbursed for the Associate, spouse/domestic partner and dependent children. If an Associate is eligible for an HRA, the FSA balance will be used first. At the end of the year, Associates can carry over up to \$680* of unused funds into the following year. *This plan is only available for Associates not enrolled in a HDHP medical plan.*

\$3,400*

Maximum Annual Contribution

Limited Purpose FSA

A Limited Purpose FSA allows for reimbursement of qualified dental or vision expenses. At the end of the year, Associates can carry over up to \$680* of unused funds into the following year. *This plan is only available if an Associate enrolls in a HDHP medical plan.*

\$7,500*

Maximum Annual Contribution

Dependent Care FSA

A Dependent Care FSA allows an Associate 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 the Associate's home. The balance at the end of the year does not rollover into the following year.

**Annual maximum contributions are subject to change for 2027 based on direction from the IRS. If the maximums are increased, the Benefits Team will contact the Associate to confirm if they want to increase their contribution to the updated maximum.*

Important FSA Considerations

- Associates can pay for eligible expenses* by using a WEX debit card or by paying out-of-pocket to be reimbursed later through WEX's mobile app or online. *Note: If enrolled in a Dependent Care FSA, Associates will not receive a debit card.*
- Associates are not eligible to make contribution changes throughout the year.
- For some expenses, supporting documentation must be submitted to prove the transaction was an eligible expense. All supporting documentation must be submitted by March of the following year. If unable to substantiate expenses with appropriate documentation, the debit card may be turned off until provided or claims may be denied.

**Associates can reach out to WEX directly with questions on what is considered an eligible expense.*





401(k)

Grande Associates Asset Accumulation 401(k) Plan (GAAAP) is powered by Empower Retirement. GAAAP allows Associates to contribute to the plan through pre-tax, Roth or after-tax payroll deductions as well as receive a profit sharing contribution.

- Associates can contribute up to 75% of their eligible pay, up to the IRS annual maximum of \$24,500*.
- Associates receive company match of 50% on every dollar contributed, up to 5%. That means Grande will also add 2.5% of eligible wages into their 401(k) account on a pre-tax basis.
- If an Associate's contributions vary throughout the year or hit the IRS annual maximum in the year, they will be eligible to receive a true-up contribution from Grande the following calendar year in their account. This ensures Associates receive the maximum match they are eligible for.
- If an Associate is over the age of 50, they have the option of an additional catch-up contribution of \$7,500*, for a total contribution of \$32,000.* There is also an additional catch-up contribution for certain ages. In the years in which an Associate turns ages 60, 61, 62 or 63, they can save an additional \$11,250 total in catch-up contributions. Normal catch-up contributions will resume in the year an Associate turns 64. Associates should log in to Empower to update catch-up contributions. If an Associate earns over \$150,000* in FICA wages for 2026 and contributes to catch-up, the catch-up contributions must be made in Roth contributions.
- Grande provides Associates with a profit sharing contribution based on Grande's three-year rolling profit index. At 100% profit index, Grande will contribute 2% of an Associate's eligible wages into their 401(k) account. The contribution is made each February for the previous year and Associates must be benefits eligible and employed on the last day of the calendar year.

**Subject to change for 2027 based on direction from the IRS.*

Associates can contact Empower to find account information, change contribution amounts, update investment selections or designate beneficiaries.

Empower provides Associates with three ways to invest for retirement:

Do It Myself

- Manage investment choices independently
- Options: Core Investment Lineup, Self-Directed Brokerage Account (SDBA)

Help Me Do It

- Receive guidance and recommendations while maintaining control of investment decisions
- Options: Target Date Funds, GoalMaker®, In-Plan Advice

Do It For Me

- Have investment professionals create, monitor and manage a personalized strategy
- Options: MMA MyPath

Associates can learn more about which type of investing style might be best for them at learningfromempower.com.

In addition to Empower, Associates may reach out to Marsh Agency, formerly Marsh McLennan Agency (MMA), Grande's retirement advisor, to receive assistance on any questions related to savings rates, investments, retirement readiness, etc. Associates can scan the QR code to access recorded videos and on demand webinars that focus on retirement savings and overall financial wellbeing.



Life Insurance and Accidental Death & Dismemberment

Grande provides life insurance and accidental death and dismemberment (AD&D) plans, powered by Reliance Matrix.

Basic Life Insurance and AD&D

Grande provides Associates with basic life insurance and AD&D coverage at no cost. Coverage is provided at one (1) times an Associate's annual earnings, rounded to the next highest \$1,000, up to a maximum of \$250,000. Grande also provides AD&D coverage for specific types of dismemberment injuries or death as a result of an accident.

Supplemental Life Insurance and AD&D

Associates have the option to purchase additional supplemental life insurance and AD&D coverage for themselves, a spouse/domestic partner, and/or dependents. To elect coverage for a spouse/domestic partner or dependents, Associates must first elect supplemental coverage for themselves. Rates for Associate or spousal supplemental coverage are based on the Associate's age. Beginning at age 65, benefit amounts are reduced. Associates can log in to UKG to determine rates based on their desired benefit amount.

! **ASSOCIATES CANNOT HAVE DUPLICATE COVERAGE** under Grande's Life Insurance, AD&D, Accident, Critical Illness or Hospital Indemnity plans. If an individual is employed by Grande, they cannot be covered both as an Associate and as a dependent under the same Grande plan. For example, if two Grande Associates are married or if both a parent and child are employed by Grande, an Associate who receives Basic Life and AD&D coverage through Grande cannot also be covered as a dependent under another Associate's Supplemental Life or AD&D plan.



What is Evidence of Insurability?

When electing supplemental life insurance coverage above the guaranteed issue amount, Associates may be required to complete evidence of insurability (EOI) with Reliance Matrix. If EOI is required, Associates will be notified during their enrollment process in UKG and must submit the required information directly to Reliance Matrix for review and approval.

Associate Supplemental Life Insurance

If an Associate is not currently enrolled in supplemental coverage, they may elect up to \$50,000 without EOI. If an Associate currently has coverage, they may increase their election by up to \$50,000, not to exceed the guaranteed issue amount of \$200,000. Any election over \$200,000 will require EOI.

Associate Supplemental AD&D

Grande offers Associates the option of enrolling in supplemental AD&D coverage, which provides a lump sum payment for certain losses incurred, such as loss of life or limb. Associates can enroll in coverage of a minimum of \$10,000 and up to \$500,000, elected in \$10,000 increments, up to 10 times the Associate's annual salary.

Dependent Supplemental Life Insurance

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

Family Supplemental AD&D

Associates have the option of enrolling their spouse/domestic partner and/or child(ren) in supplemental AD&D coverage. The benefit amount is based on the elected amount and covered persons.

Spousal Supplemental Life Insurance

If an Associate is not currently enrolled in coverage, they may elect up to \$10,000 without EOI. If an Associate is currently enrolled, they may increase their election by up to \$10,000, not to exceed the guaranteed issue amount of \$75,000. Any election over \$75,000 will require EOI.

Accident Plan

Associates can protect themselves and their family from an unexpected accident by enrolling in an Accident Plan, powered by Reliance Matrix. The Accident Plans provides a range of fixed, lump sum benefits for injuries resulting from a covered accident such as expenses related to an ambulance ride, emergency treatment, physical therapy, x-rays and more with Plan C offering a greater reimbursement than Plan A. These benefits are paid directly to the Associate and can be used for any reason.

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

Critical Illness Plan

If an Associate or their family member is diagnosed with a critical illness, the Critical Illness Plan, powered by Reliance Matrix, will provide additional financial support. Associates can receive a fixed lump sum benefit upon diagnosis of a critical illness such as a heart attack, stroke, paralysis, Alzheimer's disease and more. The benefit payment is paid directly to each Associate and can be used for any reason.

Grande offers Associates the option of enrolling in one of three plans that offer various levels of coverage, which can be elected in the amount of \$10,000, \$20,000 or \$30,000. Spousal coverage is 50% of these respective amounts. Children are automatically covered at no additional cost and their coverage level is 50% of the enrolled coverage. The bi-weekly cost is based on the Associate's age and level of coverage, which can be reviewed in UKG when enrolling. If an Associate and/or their spouse are not currently enrolled, they can elect coverage without EOI during Open Enrollment.

! **ASSOCIATES CAN VISIT GRANDEHEALTH.COM** to learn about what is covered under the Accident, Critical Illness and Hospital Indemnity plans. Information will include specific injuries, illnesses and hospitalization reasons that are covered along with reimbursement amounts.

Hospital Indemnity

In the event of a hospital stay, coverage with the Hospital Indemnity plan, powered by Reliance Matrix, provides a cash payment for hospital confinement due to a covered illness or injury, including childbirth. For covered hospitalizations, a fixed lump sum is provided to help offset out-of-pocket expenses such as a deductible, travel expenses and more.

	Associate Cost (Bi-Weekly)
Associate	\$8.73
Associate + Child(ren)	\$12.78
Associate + Spouse	\$15.81
Family	\$21.58

Wellness Benefit

Associates and family members enrolled in the Accident Plan, Critical Illness Plan and/or the Hospital Indemnity Plan can receive a \$75 Wellness Benefit for each of those benefits through Reliance Matrix. The Wellness Benefit provides reimbursement for completing an annual exam, cancer screening, cholesterol or diabetes screening, immunizations or an imaging study such as an x-ray or mammogram.

Associates can file a claim for the Wellness Benefit through Reliance Matrix's mobile app or online.



Identity Protection

Identity Protection, powered by Allstate, helps Associates safeguard themselves and their families from identity theft, fraud and cyber threats. The plan provides Associates proactive identity monitoring, fraud detection and expert restoration support to minimize the impact of identity related incidents.

Key features include:

- Protection for the entire household
- Mobile device protection for family members
- Up to \$2 million in reimbursement for eligible identity theft, cybercrime and ransomware expense reimbursement
- 24/7 monitoring and alerts through an easy-to-use portal and mobile app

	Associate Cost (Bi-Weekly)
Associate	\$4.38
Associate + Child(ren)	\$8.54
Associate + Spouse	\$8.54
Family	\$8.54

Legal Insurance

Powered by ARAG, Grande’s legal insurance offering provides Associates and their families with access to affordable legal support for both major life events and everyday legal needs. Coverage is available for Associates and their spouse/domestic partner and eligible dependents. Whether purchasing a home, handling a traffic ticket, navigating a family-related matter or creating a will or trust, ARAG can help connect Associates with an experienced legal professional.

ARAG offers access to a network of attorneys who provide legal support by phone, virtually or in person. To learn more

about the plan, Associates can visit **ARAGlegal.com/myinfo**, enter the access code **(18968gcc)** and click on **“View Plan”**. Associates can click **“View Coverages”** to review services that are fully covered and those available at a reduced fee.

When enrolling in coverage, Associates will receive a welcome email with instructions to create an online account.

Associate Cost (Bi-Weekly)
\$8.08

Wellbeing Platform

Grande's wellbeing platform, powered by Navigate, provides access to a variety of resources to prioritize physical, emotional and financial wellness. Through Navigate, Associates and their spouse/domestic partner can explore personal or group challenges, video courses, curated recipes and much more. Navigate tracks earned points through the completion of activities to support the holistic wellbeing of Associates and their spouse/domestic partner.

Log in to Navigate

Associates and spouses/domestic partners can access the wellbeing platform at <https://grandehealth.com/wellness/wellbeing-platform>.

- To log in, Associates should select the **"Grande Associates"** tile and utilize **Single Sign On (SSO)**. Spouses/domestic partners should select the **"Spouse/Domestic Partner"** tile to enter their username and password. If the spouse/domestic partner is a new user, they should click on **"New to Grande Wellbeing? Sign Up"** on the Navigate login screen to create a username and password.
- The wellbeing platform can also be accessed by the Navigate Wellbeing mobile app. To utilize the mobile app, users will be required to utilize a username and password or a mobile login code. To generate a mobile login code, users should visit Navigate on a desktop and click on the sidebar to access the **"Generate Mobile Login Code"** tile.

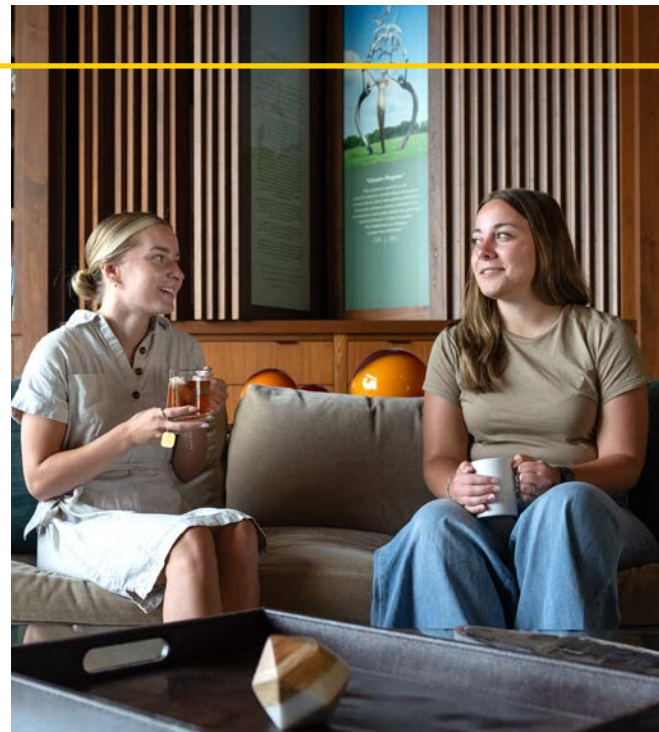
Associates and their spouse/domestic partner are eligible to participate in the wellbeing platform regardless of Grande medical plan enrollment. Participants who achieve 750 points in Navigate and complete a biometric screening or annual exam by **November 15, 2026**, will receive a medical premium discount for 2027.

Emotional Wellbeing Support

Grande provides Associates and their family members with convenient access to personalized emotional wellbeing resources, powered by Lyra. Lyra offers a wide range of services, including:

- Professional therapy and mental health coaching
- Self-guided wellbeing and resilience resources
- One-on-one emotional health support
- Medication management services
- Tools and resources to help navigate life's challenges

Associates and eligible family members receive eight (8) therapy or coaching sessions each year through Lyra. After the eight sessions have been used, Associates and covered family members enrolled in a Grande medical plan may continue therapy with a Lyra network therapist. These additional sessions are billed through the Associate's medical plan and will be subject to the plan's in-network outpatient mental health cost-sharing requirements.

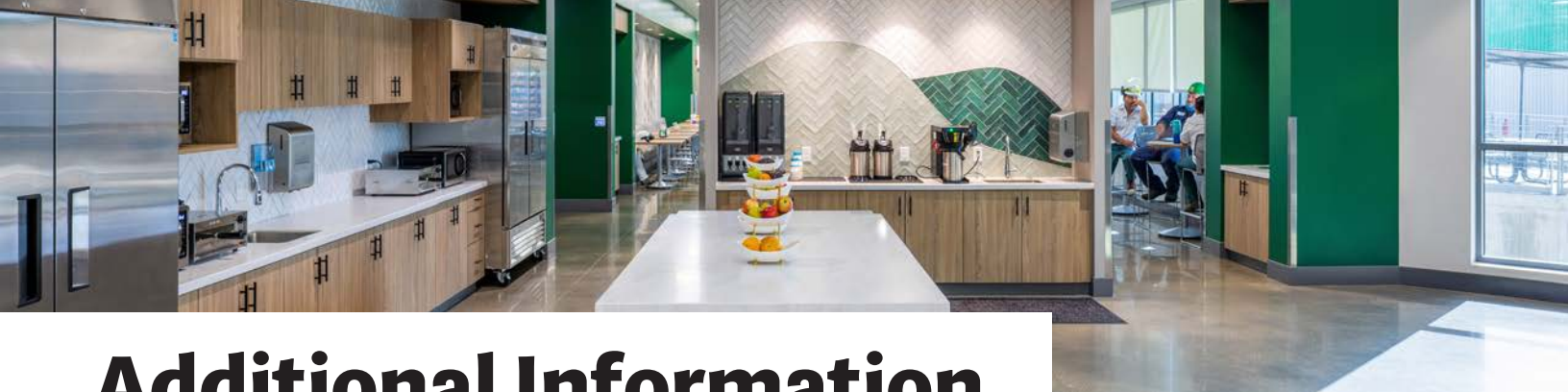


Associates can learn more about Lyra by downloading the Lyra Health mobile app or online.

More Ways to Support a Healthy Lifestyle

From complimentary fruit and oatmeal to onsite clinics and fitness centers, Grande is here to support a healthy lifestyle. Associates can visit Grande fitness centers to support their personal fitness journey and then self-report their activity to earn points in the wellbeing program, Navigate.

Grande has a wellness reimbursement program through which Associates can be reimbursed up to \$400 per year for eligible activities, such as participation in a race, gym membership and more. Associates can visit grandehealth.com to view eligible activities and understand how to submit for reimbursement.



Additional Information

Additional Insurance Offerings and Discounts

Associates can purchase additional insurance offerings and explore discounts, powered by Gallagher Marketplace. This platform offers additional insurance options at a discounted rate including auto insurance, home insurance, pet insurance, vehicle warranties and more. Payments are made directly based on each selection.

Gallagher Marketplace also offers an opportunity to explore discounts, powered by PerkSpot. Associates can search for discounts on travel, gym memberships, restaurants, electronics and more with PerkSpot.

Recognition Program

Grande's Recognition Program celebrates Associates' contributions, recognizes service milestones and reinforces Grande's Mission and Culture of excellence. Through celebrations, recognition and rewards, Associates are acknowledged for achievements, behaviors and contributions that support Grande's Foundational Competencies of Striving for Excellence and Committed to Culture. Powered by Awardco, the Recognition Platform enables Associates to recognize peers, celebrate milestones and redeem rewards through a wide network of options. Associates can access Awardco by visiting grande.awardco.com, downloading the Awardco mobile app or using the Awardco integration within Microsoft Teams.

Domestic Partner Taxation

Grande extends coverage to domestic partners and their children. Within this offering, the IRS requires certain taxation rules based on the value of the coverage extended to domestic partners. If an Associate enrolls a domestic partner, they will be taxed on the fair market value of these benefits for the domestic partner based on the IRS requirements.

It is the responsibility of the Associate to pay all local, state or federal taxes.

If the tax dependent status of domestic partnership changes, the Associate should notify the Benefits Team. Associates should consult a tax advisor and/or legal counsel to determine if a domestic partner or their children qualify as tax dependent(s).

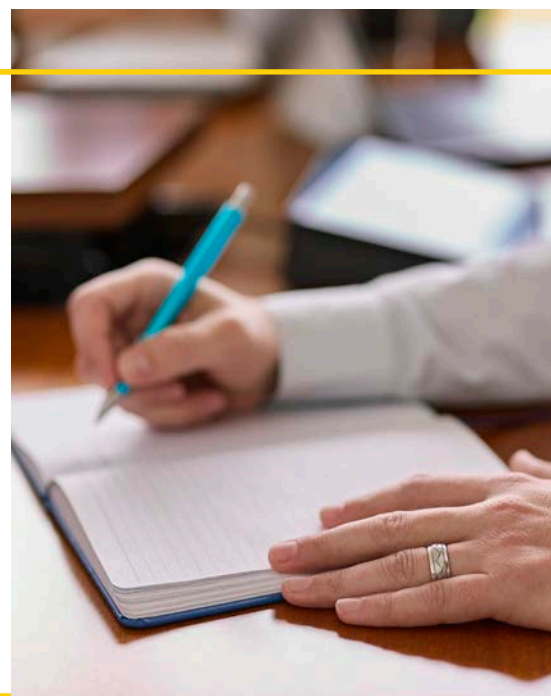
Important Plan Documents and Legal Notices

Understanding benefits is an important part of making informed decisions for Associates and their families. Grande encourages all Associates to review plan documents available on grandehealth.com. Key resources include:

- **Annual Legal Notices**
- **Summaries of Benefits and Coverage (SBCs)**
- **Summary Plan Descriptions (SPD) for Health and Welfare and 401(k) plans**

These documents contain important information regarding eligibility, coverage, exclusions, limitations, claim procedures and participant rights. Associates are encouraged to review these materials carefully and refer to them throughout the year when questions arise about benefit coverage.

Associates may request a free paper copy of any of these documents by contacting the Benefits Team.



Contact Information

Provider Name	How to Contact	Reasons to Contact
401(k): Empower Retirement	800-345-2345 empowermyretirement.com	Account balance inquiries Beneficiary designation Contribution or investment changes
Accident, Critical Illness or Hospital Indemnity Plan: Reliance Matrix	877-202-0055 matrixabsence.com	Coverage details, Open claim questions
Benefits Team: Grande	920-952-7555 benefits@grande.com	Benefit questions, Enrollment assistance
Business Technology Service Desk: Grande	920-952-7400	Password reset
Clinics	920-907-3922 MyChart mychart.ssmhc.com/MyChart/ Authentication/Login	To schedule an appointment or ask providers a question
Dental: Delta Dental	800-236-3712 deltadentalwi.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
Emotional Wellbeing Support: Lyra	877-390-4173 grande.lyrahealth.com	Emotional or mental wellbeing 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 Advisory Services: Health Navigator	888-352-4969 sunlife.com/healthnav	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
Identity Protection: Allstate	800-789-2720 myaip.com	Coverage details
Insurance Offerings or Discount Program: Gallagher Marketplace	https://c2mb.ajg.com/gmha/benefits/ Employer code: Grande Cheese Company	Explore alternative insurance options Access discount program (PerkSpot)
Legal Insurance: ARAG	800-247-4184 araglegal.com/myinfo Access code: 18968gcc	Coverage details
Life and AD&D Insurance: Reliance Matrix	877-202-0055 matrixabsence.com	Life insurance policy questions
Medical: UMR	800-826-9781 umr.com	Provider search, Covered services, Medical claim questions, View medical ID card
Prescription: CVS Caremark	866-818-6911 caremark.com	Prescription questions Prescription coverage
Vision: DeltaVision	844-848-7090 deltadentalwi.com	Provider search with EyeMed Insight network
Wellbeing platform: Navigate	888-282-0822 info@navigatewell.com	Customer support for technical questions