



# 2023 BENEFITS IN BRIEF

Flowers Foods strives to provide a competitive Total Rewards package. The benefits summarized here may vary, depending on your location and participation in a collective bargaining unit. Check with your Human Resources team for complete details.

## Medical Anthem BCBS – Blue Card PPO Nationwide Network\*

Both plans include in-network preventive care covered at 100% with no deductible and coverage for physician visits, hospital stays, and prescription drugs.

In-Network Services	Amount You Pay	
	PPO Plan	PPO Plus Plan
<b>Annual Deductible</b>	\$400/per person \$1,200/maximum for families	\$1,600/employee-only coverage \$3,200/family coverage
<b>Annual Out-of-Pocket Maximum</b>	\$3,200/per person \$9,600/maximum for families	\$3,200/per person \$6,400/maximum for families
<b>Preventive Care</b>	0%, no deductible	0%, no deductible
<b>Physician Visits, Outpatient Surgery, and Most Other Services</b>	25% after deductible	25% after deductible
<b>Annual Company Contribution to HSA</b> <i>(Contributed weekly)</i>	None	\$500/employee \$1,000/employee + dependents

\* Certain locations may use alternative networks. Please check your ID card or log into [anthem.com](http://anthem.com) to make sure your providers are in-network.

Prescription Drugs <i>Administered by Express Scripts</i>	Coverage Details (Both Plans)
	Retail (up to a 34-day supply) or Mail Order (up to a 90-day supply)*
<b>Generic Drugs</b>	0% after annual deductible
<b>Brand Drugs</b> <i>(Includes specialty drugs)</i>	25% after annual deductible <i>(Specialty drugs subject to a \$100 maximum per refill after deductible)</i>

\* In addition to Express Scripts home delivery, 90-day prescriptions can be filled at CVS or Walgreens.

## Dental Anthem BCBS – Dental Complete Nationwide Network

Benefit	In-Network & Out-of-Network Services
<b>Annual Deductible</b> <i>(Does not apply to preventive care)</i>	\$50/per person \$150/maximum for families
<b>Annual Maximum Benefit</b>	\$2,000/per person <i>(excluding orthodontia)</i>
<b>What You Pay After the Deductible</b>	<ul style="list-style-type: none"> <li>0% for Diagnostic and Preventive Care <i>(bi-annual exams, cleanings, x-rays)</i></li> <li>20% for Basic Care <i>(fillings, oral surgery, root canals)</i></li> <li>50% for Major Care <i>(bridges, crowns, implants, dentures)</i></li> </ul>
<b>Orthodontic Care</b>	50%, up to \$2,500 lifetime maximum for dependent children under age 19

## Vision Anthem Blue View Vision

In-Network Services	Amount You Pay
<b>Routine Eye Exam</b> <i>Every 12 months</i>	\$10 copay
<b>Frames</b> <i>Every 24 months</i>	\$150 allowance, 20% off any remaining balance
<b>Base Lenses</b> <i>Every 12 months</i> <ul style="list-style-type: none"> <li>Single Vision Lens</li> <li>Bifocal Lens</li> <li>Trifocal Lens</li> <li>Lenticular</li> <li>Standard Progressive</li> </ul>	<ul style="list-style-type: none"> <li>\$25 copay</li> <li>\$25 copay</li> <li>\$25 copay</li> <li>\$25 copay</li> <li>\$65 copay in addition to bifocal copay</li> </ul>
<b>Contact Lenses</b> <i>Every 12 months in lieu of eyeglass lenses</i> <ul style="list-style-type: none"> <li>Elective Conventional (Non-Disposable)</li> <li>Elective Disposable</li> </ul>	<ul style="list-style-type: none"> <li>\$150 allowance*, 15% off any remaining balance</li> <li>\$150 allowance*</li> </ul>

\* Any unused allowance from your first purchase of contact lenses will be available for your continued use throughout the calendar year, until it runs out. You will not forfeit the unused amount.

Medical and dental coinsurance percentages are based on allowed amounts.

## SAVINGS & SPENDING ACCOUNTS

### HealthEquity

#### Health Savings Account (HSA)

If you enroll in the **PPO Plus** plan, Flowers will automatically set up an HSA on your behalf and contribute \$500 for employee-only coverage or \$1,000 if you cover dependents. Company contributions will be deposited weekly throughout the year and prorated for those with a coverage effective date after January 1.

- Contribute money to the account tax-free, up to annual IRS limits
- Money in the account rolls forward year after year
- Use tax-free money in the account to pay for eligible medical, prescription drugs, dental, and vision expenses, including deductibles and coinsurance

#### Flexible Spending Accounts (FSAs)

You can set aside a specific amount of pre-tax money from your paycheck to pay for eligible expenses each year. Keep in mind that any amount left in your FSA at year-end will be forfeited.

#### Health Care FSA

- Can only be used if you enroll in the **PPO** plan
- Use for eligible medical, prescription drug, dental, and vision expenses
- Contribute \$100 up to \$2,850

#### Day Care FSA

- Use for eligible dependent child care or elder care expenses *(such as day care, after-school care, or adult care)*
- Not dependent on your medical plan election
- Contribute \$100 up to \$2,500

## LIFE INSURANCE Standard Insurance Co.

Basic Coverage	Supplemental Coverage	Dependent Coverage
Flowers Foods automatically provides Basic Life Insurance and Accidental Death & Dismemberment (AD&D) coverage equal to your base annual salary.	You may elect to purchase Supplemental Life in \$10,000 increments up to a guaranteed issue amount of \$250,000. Your election includes an equal amount of AD&D coverage.	You may purchase Life Insurance coverage for each of your eligible dependents: <ul style="list-style-type: none"> <li>• <b>Spouse:</b> Up to \$30,000 in \$10,000 increments</li> <li>• <b>Child(ren):</b> Up to \$15,000 per child, in \$5,000 increments</li> </ul>

**Note:** The combined amounts of your Basic and Supplemental Life Insurance are subject to a maximum of \$1 million.

## DISABILITY ReedGroup (Short-Term Disability) and The Hartford (Long-Term Disability)

Short-Term Disability	Long-Term Disability
Short-Term Disability coverage is provided by Flowers at no cost to you and includes benefits payable up to 26 weeks, if approved by ReedGroup. Please see your Human Resources team for detailed information on benefits available to you.	You have the option to purchase supplemental Long-Term Disability coverage through The Hartford equal to 60% of your pre-disability earnings. Please see your Human Resources team for detailed information on benefits available to you.

## VOLUNTARY BENEFITS MetLife

Accident Insurance	Hospital Insurance	Critical Illness Insurance
Provides cash payments for emergency treatment, follow-up treatment, hospitalization, and accidental death associated with any accident that occurs while off the job.	Helps pay the out-of-pocket costs associated with a hospital stay for covered accidents and sickness, including benefits for inpatient and outpatient services. The plan is designed to provide financial assistance to enhance your current coverage.	Pays a lump-sum benefit directly to you if you are diagnosed with a covered condition. You can use this money however you choose! Cover your deductibles and coinsurance or expenses you or your family may incur.

## IDENTITY THEFT COVERAGE Allstate Identity Protection

Allstate Identity Protection Pro Plus Plan
Enrolling in the Allstate Identity Protection Pro Plus plan allows you to take advantage of benefits such as identity and credit monitoring, annual credit reports and monthly credit score tracking, social media reputation monitoring, \$1,000,000 identity theft insurance policy, and more.

## 401(K) RETIREMENT PLAN Empower Retirement

Type of Contribution	Contribution Description	Vesting
<b>Employee Contribution</b>	<ul style="list-style-type: none"> <li>• You can contribute any percentage of your base salary to your 401(k) up to the IRS annual limit. If you are over age 50, you are eligible to make an additional catch-up contribution each year.</li> <li>• You may contribute to your 401(k) in one, or both, of the following ways: <ul style="list-style-type: none"> <li>- Pre-tax payroll deductions</li> <li>- Post-tax payroll deductions, referred to as Roth contributions</li> </ul> </li> <li>• New employees who do not make a voluntary contribution are automatically enrolled at a 3% pre-tax contribution rate.</li> <li>• If you are auto enrolled, the pre-tax contribution rate will automatically increase by 1% each year until it reaches 10%, unless you make a change.</li> <li>• You can opt out of automatic enrollment or change your contribution at any time.</li> </ul>	100% immediately
<b>Company Basic Contribution</b>	<ul style="list-style-type: none"> <li>• The company contributes the equivalent of 3% of your eligible pay into your 401(k) account each week. This contribution is not linked to how much you choose to contribute.</li> </ul>	100% after two years
<b>Company Matching Contribution</b>	<ul style="list-style-type: none"> <li>• If you plan to contribute to the plan, the company will make a matching contribution of 50% of the first 6% that you contribute.</li> <li>• The maximum matching contribution is 3% of your base salary.</li> </ul>	100% after three years

### Managed Accounts

As a Flowers employee, you have access to professional financial advisors who can provide personalized advice on how to best manage your money. Employees must elect to participate and can enroll at any time for a small fee.

## WELLNESS PROGRAM

You have the opportunity to enter quarterly raffles for gift cards throughout the year by completing healthy activities through the Engage Wellbeing app.

## FLOCOACH EAP

### Anthem BCBS

Team up with FLOcoach to help yourself and your family build winning financial, legal, and wellness strategies!

## SONS & DAUGHTERS SCHOLARSHIP

### Scholarship America

Flowers Foods offers ten renewable \$1,000 scholarships awarded annually to children of employees with two or more years of service. Children must be high school seniors or graduates up to age 25. The deadline to submit an application each year is April 1.

Children of employees who are in Salary Grade 23 or higher are not eligible.

## FLOWERS EMPLOYEES FINANCIAL SERVICES

A member-owned financial services cooperative not affiliated with, or an agent of, Flowers Foods or its subsidiaries, which offers:

- Savings Accounts
- Checking Accounts with Debit Cards
- Online Banking
- Holiday & Vacation Club Accounts
- Certificates of Deposit
- Individual Retirement Accounts
- New & Used Auto Loans
- Other Secured Loans
- Unsecured Loans
- Lines of Credit
- Auto & Homeowners insurance

Please see your Human Resources team for membership information or visit

[FlowersEFS.com](https://FlowersEFS.com).

