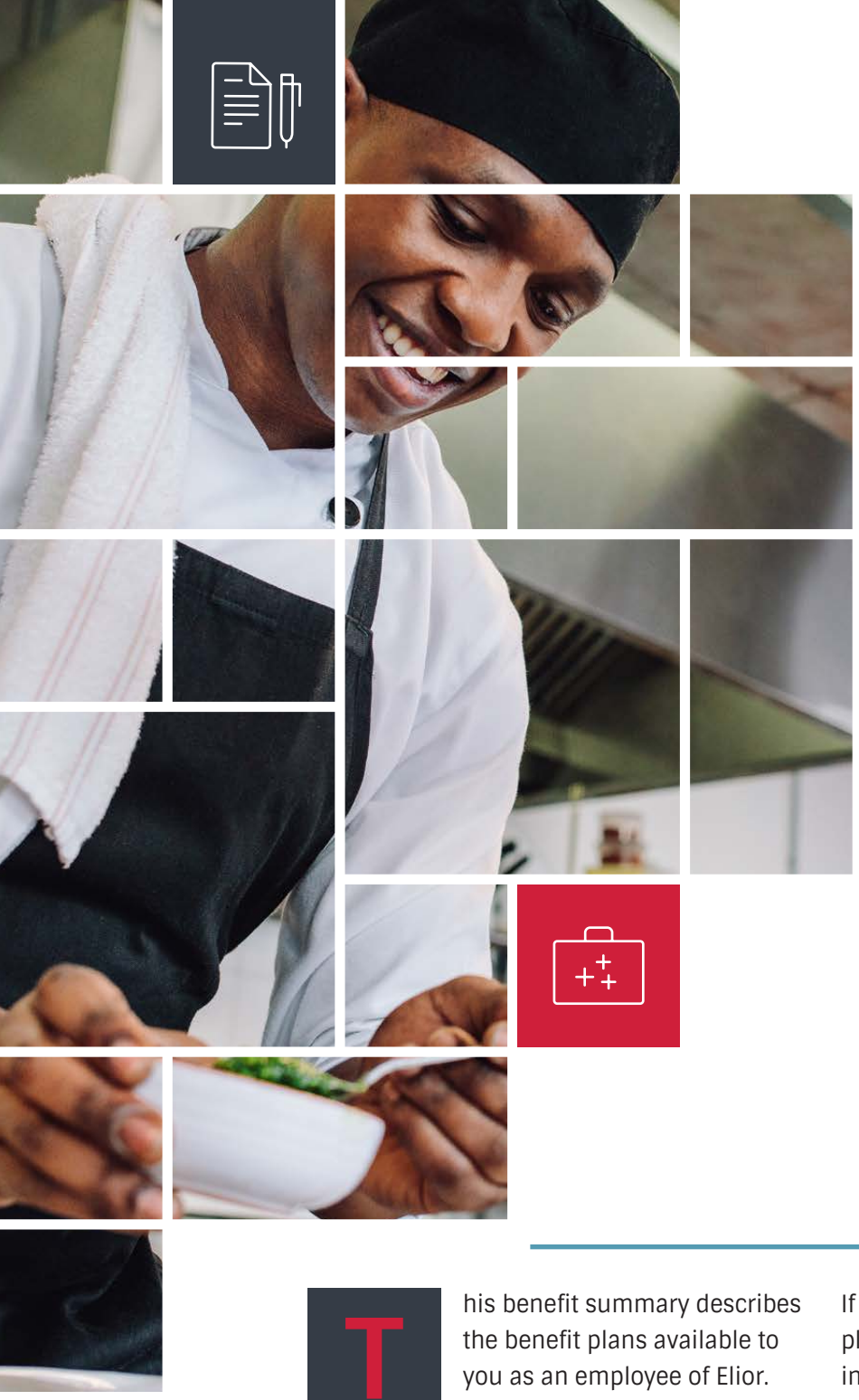
elior NORTH AMERICA

EMPLOYEE BENEFITS

2025



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This benefit summary describes the benefit plans available to you as an employee of Elior. The details of these plans are contained in the official plan documents that have been provided to you by your employer, including some insurance contracts.
This summary is meant only to cover the highlights of each plan. It does not contain all the details that are included in your summary plan description as described by the Employee Retirement Income Security Act (ERISA).

If there is ever a question about one of these plans, or if there is a conflict between the information in this summary and the formal language of the plan documents, the formal wording in the plan documents will govern. Please note that the benefits described in the summary may be changed at any time and do not represent a contractual obligation on the part of Elior.

Welcome!

Dear Team,

At Elior North America, you are at the heart of everything we do. We believe that our people are the most important part of our company, and every step we take is focused on your well-being and growth. Today marks a critical step in our ongoing transformation, with a renewed commitment to invest in what matters most: you.

We are excited to announce our annual Open Enrollment period will take place from October 28 to November 11, 2024. This year, we are moving forward with an ACTIVE ENROLLMENT, meaning everyone—whether currently enrolled or not—must select their benefits for the coming year. Previous selections will not carry over.

Why is this important?

This is more than just choosing healthcare coverage. It's about making sure you have the resources and support you need to thrive, both at work and in life. From expanding coverage options to reducing costs, every change we make reflects our commitment to reinvesting in you.

- Investing in Your Health: We've broadened our healthcare offerings to ensure you and your family are well-supported, no matter your needs.
- Supporting Your Well-Being: Beyond medical coverage, you'll have access to a range of perks and services designed to support your overall wellness—because we know when you're at your best, our company thrives.

We are proud of the strides we've made in improving your benefits, but this is just the beginning. As we move forward, we will continue to reinvest in our people. This is how we will build a stronger, better company—by putting our people first.

Together, we will make Elior North America a place where everyone can grow, succeed, and feel valued.

Sincerely,

Maximilien Pellegrini

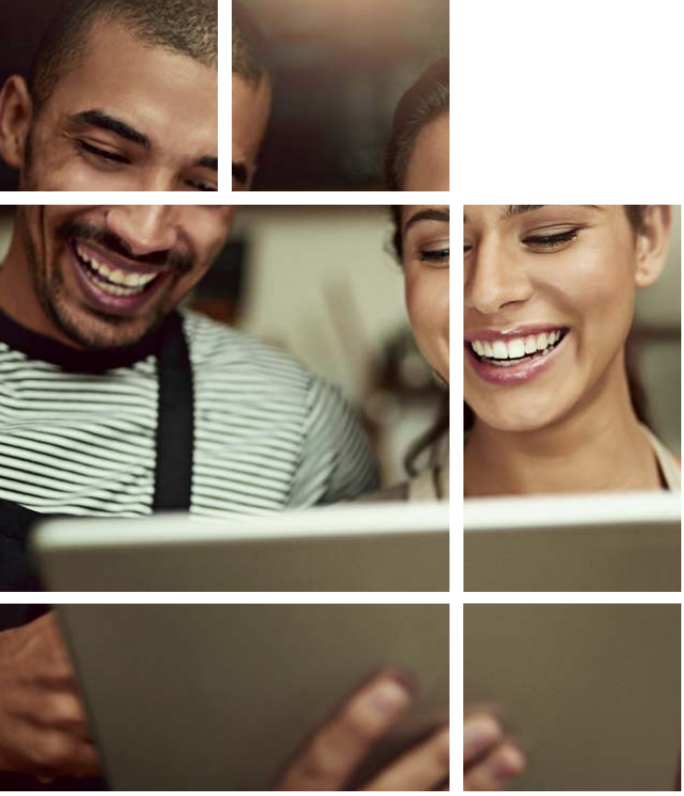
Chairman & CEO

Elior North America

Open Enrollment: Take Action!

October 28th through November 11th

This Open Enrollment is active, meaning all employees must enroll in medical, dental, vision and spending accounts including flexible spending accounts, dependent care accounts, commuter account and health savings accounts to have benefits in 2025. All other elections will carry over to 2025. If you do not enroll, your medical, dental, vision and spending account benefits will be waived beginning January 1, 2025 and you will not be able to enroll until next Open Enrollment, unless you experience a Qualifying Life Event (QLE) such as marriage, divorce, birth, or adoption.



Virtual Benefits Fair

The virtual benefits fair will be available again during this year's open enrollment. The way to access and interact with the site will be consistent with last year for ease of use. This microsite—our Virtual Benefits Fair—will be a key resource for you to learn more about the competitive benefits we offer, the choices you have this year, and what you need to do to enroll in your benefits for 2025.

Take Note! The site will be accessible throughout he year.

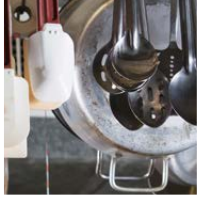
Preview of this site

- **Information Booth** with information about the VBF, including any live broadcast and the type of information you would usually ask HR at the Benefits Fair
- **Vendor Booths** for all of our benefit vendors, with all the information they would normally have to share at a live Benefits Fair Including our new medical plan, Surest, and pharmacy benefits manager, CVS Caremark
- **Resources library** with reference materials for you to use all year so that you have benefits information at your fingertips when you need it and not just during Open Enrollment
- **A Booth-O-Meter** to keep track of the booths you visit so that you can be entered to win prizes during Open Enrollment

Again, welcome to our Benefits Open Enrollment and the Virtual Benefits Fair! We are happy you are here. We strive to be "nothing but the best" and that starts with you.

Scan Elior's unique QR code to visit the 2025 Virtual Benefits Fair today or visit **www.virtualfairhub.com/elior/public/welcome**. You can access additional plan information, plan summaries, and more to help you make your 2025 benefit selections. Make sure to visit the Virtual Benefits Fair during Open Enrollment from **October 28 - November 11**.

Please note that Internet Explorer is not compatible with the fair; however, every other browser is.



Eligibility

Benefit Eligibility

You and your eligible family members may participate in the 2025 employee benefits program if you're a:

- Full-time employees (30+ hrs/week.) - New hire benefits are effective on the first day of the month following 30 days from your date of hire.
- Part-time employees (20-29 hrs/week) are eligible to enroll in dental, vision, accident, hospital indemnity, critical illness coverage, commuter transit program, and 401(k). Benefits are effective the first day of the month following 30 days of hire.
- Seasonal, Temporary or Casual employees are not eligible for Elior's benefits.

Dependent Eligibility

You can enroll the following dependents in our group benefit plans:

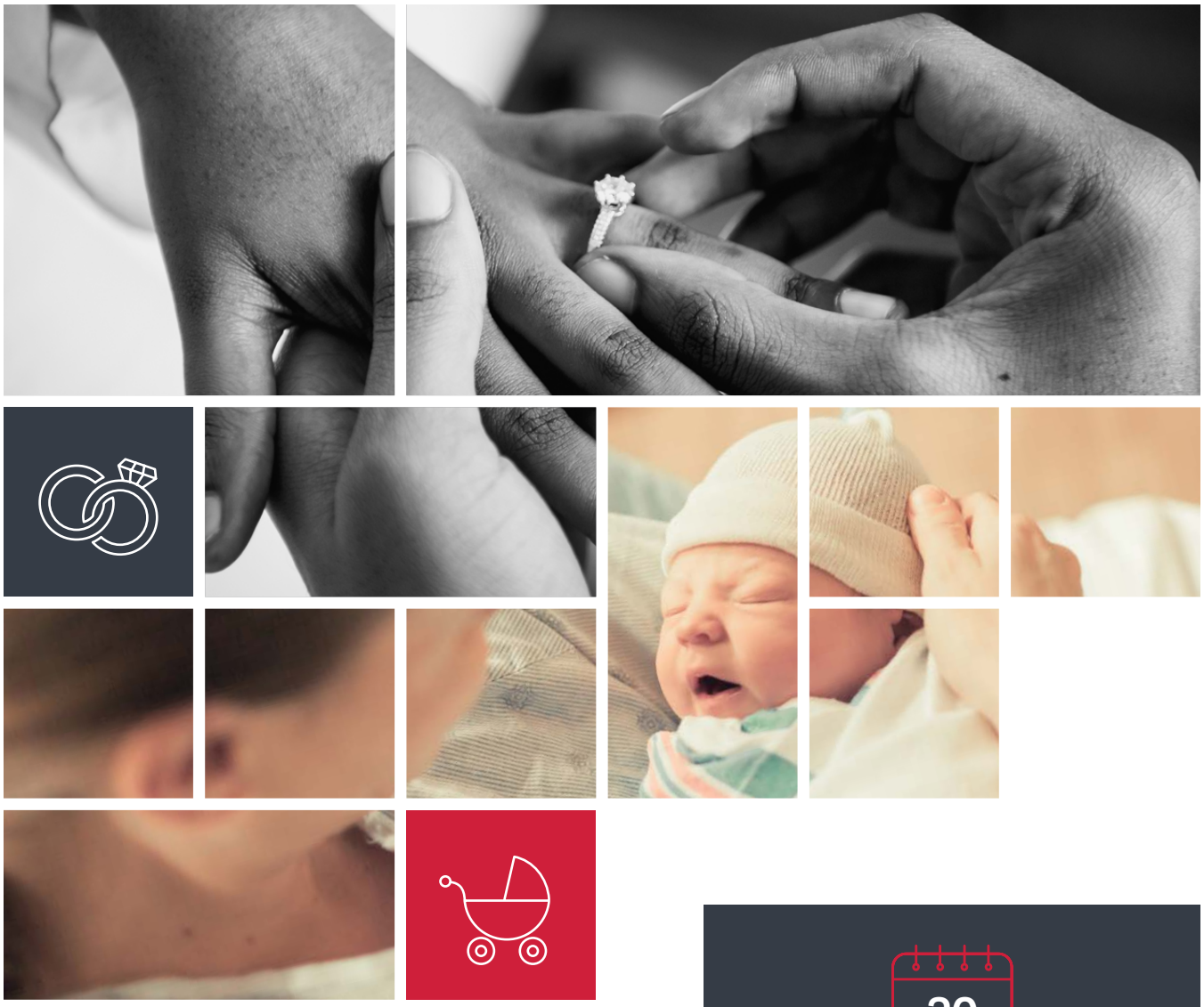
- Your legal spouse or domestic partner. Your same sex or opposite sex domestic partner and their children to age 26 are eligible for coverage under Elior's medical, dental, vision, voluntary life and voluntary supplemental medical plans. To be eligible, you and your domestic partner must meet certain requirements. Please refer to Benefitfocus' Domestic Partner Affidavit for guidelines. The Internal Revenue Service generally does not consider Domestic Partners and their children eligible Dependents. Therefore, the value of Elior's cost in covering a Domestic Partner will be imputed to the employee as income. In addition, the share of the employee's contribution that covers a Domestic Partner and their children will be paid using after-tax payroll deductions.
- Children up to age 26*
- A child under the age of 26 who is your natural child, stepchild, legally adopted child, or child for whom you have obtained legal guardianship
- Married or unmarried children of any age if totally disabled and claimed as a dependent on your federal income tax return (documentation of handicapped status must be provided)

* Enrolled children lose coverage when they turn 26 and will be mailed COBRA enrollment information.

Note: A Spouse/DP is eligible for our medical plan only if they are NOT eligible for coverage through their employer, regardless of whether they enrolled in the coverage. During the enrollment process you will be asked to sign an electronic attestation in Benefitfocus indicating that your Spouse/DP does not have medical coverage through their employer. This attestation must be completed to enroll your Spouse/DP.

New-Hire Eligibility

New hires can join the plan on the first day of the month following 30 days from your date of hire. Spouses/domestic partners and dependent children of the employees are also eligible to participate in our benefit plans.



Qualifying Life Event

Your benefit elections made during Open Enrollment will be effective January 1, 2025. You may not make changes to your elections unless you experience a qualifying life event, including change in legal marital status (marriage, divorce, death of spouse), change in dependents (birth, adoption), change in employment status (termination, part-time), or your spouse's Open Enrollment.

30 DAYS

Important

If you need to make a change before the next Open Enrollment period due to a change in status, you must submit the required documentation within 30 days of the qualifying life change event.

Login to **secure3-enroll.com/go/EliorBenefits** to process a Qualifying Life Event.

What is New for 2025?

We're excited to announce that the 2025 Open Enrollment period will open on Monday, October 28th. We've made several exciting changes to enhance our benefit offerings.

1. Active Enrollment: You will need to actively enroll in medical, dental, vision, and spending accounts (Healthcare FSA, Dependent Care FSA, Limited Purpose FSA, Commuter (Parking & Transit) FSA and Health Saving Account (HSA). This means your current elections will not automatically carry over, so you must make elections in order to have coverage for 2025.

2. Lower Employee Contributions: This means more affordable coverage options for you and your family.

3. NEW Surest Medical Plan: Introducing a new comprehensive healthcare plan with no deductible or coinsurance. It's a copay-only plan that replaces the current Routine Care Plan and provides enhanced coverage. You will receive a new Surest ID card if you enroll in the Surest plan for 2025. **Feel free to reach out to the Surest pre-enrollment team during open enrollment at 866-683-6440.** Keep in mind, the Surest pre-enrollment line will only be able to answer questions about Surest and not any of the other Elior medical plans offered.

4. NEW Pharmacy Coverage: We've partnered with CVS Caremark and you will receive a separate pharmacy ID card for 2025 as well as a new medical card from UHC. Questions? **Feel free to reach out to the CVS pre-enrollment team beginning November 1st at 833-300-2752.**

5. Voluntary Life/AD&D Coverage: We've increased the maximum coverage amount(s) that you are able to elect for yourself, your spouse/domestic partner and your child(ren) on your voluntary life plans.

If you enroll in Medical coverage you will receive a new medical card from UHC and a separate pharmacy card from CVS Caremark. Please begin to use these cards on January 1, 2025.

Choose Your Medical Plan

Your medical plans will be offered through UnitedHealthcare. Please review your Summary of Benefits and Coverage (SBC) for additional coverage information and full plan details on the virtual benefits fair.

Elections you make during Open Enrollment will be effective 01/01/2025 and remain in effect until 12/31/2025 unless you experience a qualifying life event.

You may visit any medical provider you choose, but in-network providers offer the highest level of benefits and lower out-of-pocket costs. In-network providers charge members reduced, contracted rates instead of their typical fees. Providers outside the plan's network set their own rates, so you may be responsible for the difference if a provider's fees are above the Reasonable and Customary (R&C) limits.

Understanding Your Plan Options

PPO Plan — A traditional preferred provider organization plan that offers cost sharing after you meet the in-network deductible of $2,000 for individual coverage and $4,000 for family coverage. A flat copay is offered for certain services and prescription drugs. The medical deductible is less than the High Deductible Health Plan (HDHP) options, but you pay more out of each paycheck.

Surest Plan — The Surest plan is a new health plan offering. For all members there is no deductible. It is a copay plan and cost varies based on the provider you select. Members can see the copay before making an appointment.

HDHP — You'll pay less in payroll deductions, but you may pay more out-of-pocket costs; except for in-network preventive care, which is covered at 100%. You must meet the in-network deductible first which is $3,500 for individual only coverage and $7,000 for family coverage before the plan begins to pay it's share. You can offset the higher deductible by contributing to a Health Savings Account (HSA). Elior provides HSA funds up to $125 quarterly for individual only coverage and $250 quarterly for individual and dependent coverage.

Minimum Benefit Plan — Provides minimum coverage with lower contributions out of your paycheck but with a higher in-network deductible. Your deductible is $6,350 for individual only coverage and $12,700 for family coverage. You can offset the higher deductible with a tax-free Health Savings Account (HSA) and obtain Elior's HSA contributions quarterly. Elior provides HSA funds up to $125 quarterly for employee only coverage and $250 quarterly for employee and dependent coverage.

Register Online

Your connection to great healthcare is only a click away. Register for an online account at **myuhc.com** or **benefits.surest.com** for those enrolled in the Surest plan so you can access time-saving tools, tips for healthy living, view lab results, choose a doctor, manage your EOBs, and more!

Download the UHC Mobile App or the Surest Mobile App

With the mobile app, you've got the tools you need to manage your healthcare all from your smartphone. The mobile app is available in the Apple and Google Play store.

Surest Health Plan

The Surest Health Plan, through its no deductible, copay-only plan design, was designed to put you in the driver's seat so you can search and find the care you need, at prices you can see before making an appointment or receiving treatment. Copays are generally lower for providers or locations based on quality, efficiency, and effectiveness measures. The Surest plan uses the same UnitedHealthcare network as all of the other health plans offered by Elior..

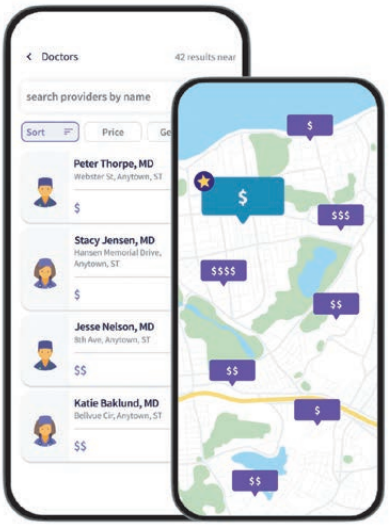
- No deductible, no coinsurance
- Look up prices in advance
- Lower prices indicate higher-value care
- Access the large, national UHC Choice Plus Provider network
- See one copay for care or treatment, like office visits, labs and x-rays
- Potentially find opportunities to save - 7 out of 10 Surest members spend less than $500 out of pocket

Note: For employees living in Massachusetts, the Surest plan uses the UHC Choice Plus Network, not the Harvard Pilgrim Network. Please make sure to check the Surest site to ensure your provider is part of the UHC Choice Plus Network.

Clinical Advocates

Surest provides a clinical advocacy team to help offer guidance on providers, locations, and treatment options to support all types of care needs - from family planning and physical therapy to cancer treatment and gender affirming support.

To get in touch, call Surest Member Services at **866-683-6440** and ask to speak with a clinical advocate. Please contact Surest's open enrollment support for any questions regarding the Surest plan. When you call, please identify yourself as an employee of Elior North America. The Surest pre-enrollment line is open Monday through Friday, 7am to 10pm EST.



Illustrative example only. Costs and coverage may vary.

View Elior's pre-member Surest microsite within this QR code to learn more about the Surest health plan. Once you have enrolled in Surest, register at benefits.surest.com starting January 1st and download the Surest app for help at your fingertips within the app store or google play.

Medical Plan Comparison

	SUREST	PPO	HDHP	MINIMUM BENEFIT
Annual Deductible				
In-Network (Individual / Member within a Family / Family)	$0	$2,000 / $2,000 / $4,000	$3,500 / $7,000* / $7,000	$6,350 / $6,350 / $12,700
Out-of-Network (Individual / Member within a Family / Family)	$0	$5,000 / $5,000 / $10,000	$4,000 / $8,000 / $8,000	$6,350 / $6,350 / $12,700
Out-of-pocket Maximum				
In-Network (Individual / Member within a Family / Family)	$9,000 / $9,000 / $18,000	$6,000 / $6,000 / $12,000	$4,750 / $4,750 / $9,500	$6,350 / $6,350 / $12,700
Out-of-Network (Individual / Member within a Family / Family)	$18,000 / $18,000 / $36,000	$12,000 / $12,000 / $24,000	$9,000 / $9,000 / $18,000	$10,000 / $10,000 / $18,000
In-Network Medical Coverage				
Doctor's office visits	$25-$130 copay	$25 copay	Ded. then 10%	Ded. then 0%
Preventative care	No charge	No charge	No charge	No charge
Specialists visits	$25 - $130 copay	$45 copay	Ded. then 10%	Ded. then 0%
Mental Health Outpatient visits	$25 Copay	$25 copay	Ded. then 10%	Ded. then 0%
Urgent Care Virtual Visits through UHC	No charge	No charge	Ded. then 10%	Ded. then 0%
Outpatient surgery	$80- $5,500 copay	Ded. then 20%	Ded. then 10%	Ded. then 0%
Inpatient hospital (per stay)	$400-$5,500 copay	Ded. then 20%	Ded. then 10%	Ded. then 0%
Emergency room	$1,000 copay	$150 copay, then 20%	Ded. then 10%	Ded. then 0%
Lab and X-rays	No Charge for Routine Lab/X-rays $40-$1,600 copay for non-routine	No charge	Ded. then 10%	Ded. then 0%

*A family member within a family will not pay more than the in-network out-of-pocket maximum of $4,750.

Pharmacy

Note: There will be a separate ID card for pharmacy coverage that will be provided before 1/1.

	SUREST	PPO	HDHP	MINIMUM BENEFIT
Retail				
Generic	$10	$15 copay	Ded. then 10%	Ded. then 0%
Preferred Brand	$60	$40 copay	Ded. then 10%	Ded. then 0%
Non-Preferred Brand	$100	$70 copay	Ded. then 10%	Ded. then 0%
Mail Order				
Generic	$25	$37.50 copay	Ded. then 10%	Ded. then 0%
Preferred Brand	$150	$100 copay	Ded. then 10%	Ded. then 0%
Non-Preferred Brand	$250	$175 copay	Ded. then 10%	Ded. then 0%
Specialty: 31-day supply available through CVS Specialty				
Specialty	$300	20% with min copay of $50 and a max copay of $200	Ded. then 10%	Ded. then 0%

Orders for specialty Rx should go through CVS Specialty. At time of order, the patient can request shipping to home, shipping to provider office, or pick-up from a CVS retail pharmacy.

Call CVS Caremark beginning November 1st at 833-300-2752.

RX Savings Solutions

Need help spending less on prescription drugs? As part of your Elior benefits package, you have access to Rx Savings Solutions if you are enrolled in the pharmacy plan through CVS Caremark.

Rx Savings Solutions

With healthcare costs on the rise, Elior is dedicated in providing you with more opportunities for savings. If you are enrolled in Elior's pharmacy plan through CVS Caremark, you and any of your covered family members will have access to Rx Savings Solutions. Your online account shows you prescription alternatives that are available near you and allows you to compare prices to make informed decisions. Rx Savings Solutions will even consult your physician should a change be available. To register as a member with portal access, you must be 18 years or older. When you register, you will be eligible to receive a **$75 gift card** through the Rally Wellbeing program (refer to page 16 to learn more on how to redeem Rally incentives). Members over the age of 18 can view savings suggestions for their dependents under the age of 18.

Activate your account now to start paying less for your prescriptions. You can activate your account by scanning the QR code below with your phone's camera or visiting **myrxss.com**. You can even talk to a pharmacist directly to see how you can save by calling **1-800-268-4476**.

How can you save?

Average member savings is $34 per fill, which is about $402 annually! Here are a few ways you might be able to save money on your medications through Rx Savings Solutions:

- Switching to generic forms of name-brand drugs
- Better prices through different pharmacies or mail-order
- Switching to equally effective medications that cost less than your current prescription

Make sure to activate your account today so that you can be notified of any prescription drug saving opportunities that may be available to you and your dependents.

How it works:

1. Savings Solutions pharmacists find equally effective, affordable medications covered by CVS Caremark
2. Your online account shows any lower-cost prescriptions available and lets you compare prices
3. Switch to a more affordable option with ease. Rx Savings Solutions will get your doctor's approval and work with your pharmacy to get it done for you.
4. Rx Savings Solutions will contact you anytime you can save on prescriptions, so activate your account today to start taking advantage of this valuable benefit!

Take Note! Download the RxSS mobile app to check the cost of any prescription covered by your health plan and find lower-cost prescriptions anytime, anywhere.

Know Where to Go for Care

With many options for getting care, how do you choose? This chart will help you understand the differences between your options and how you can save money.

Where To Get Care	What It Is	Type of Care		Cost
Virtual Visit	A virtual visit lets you see a doctor via your smartphone, tablet, or computer. Sign in to myuhc.com and choose from provider sites where you can register for a virtual visit	Allergies Pink eye Bladder infections Rashes Bronchitis	Seasonal flu Coughs/colds Sore throats Diarrhea Stomach aches Fever	$
Convenience Care Clinics	Visit a convenience care clinic when you can't see your doctor and your health issue isn't urgent. These clinics are often in stores	Common infections (e.g., strep throat) Minor skin conditions (e.g., poison ivy)	Vaccinations Pregnancy tests Minor injuries Ear aches	$$
Primary Care Physician	Go to a doctor's office when you need preventive or routine care. Your primary doctor can access your medical records, manage your medications, and refer you to specialists, if needed	Checkups Preventive services Minor skin conditions Vaccinations General health management		$$
Urgent Care	Urgent care is ideal for when you need care quickly, but it's not an emergency (and your doctor isn't available). Urgent care centers treat issues which aren't life threatening	Sprains Strains Small cuts which may need a few stitches Minor burns/infections/broken bones		$$$
Emergency Room	The ER is for life-threatening or very serious conditions which require immediate care. This is also when to call 911	Heavy bleeding Large open wounds Sudden change in vision Chest pain Sudden weakness or trouble talking	Major burns Spinal injuries Severe head injury Breathing difficulty Major broken bones	$$$$

Understanding How Your Plan Works

1. YOUR FAMILY visits your provider or pharmacy (doctor/hospital) and shows their medical insurance card or pharmacy prescription card

2. YOUR PROVIDER OR PHARMACIST will bill your medical or pharmacy carrier.

3. YOUR MEDICAL OR PHARMACY CARRIER will process your claim, notify your provider, and send a Claims Summary to you and your provider

4. EXPLANATION OF BENEFITS (EOB) You are responsible to pay the amount due to your provider as shown on your EOB

Telemedicine

With virtual care through your UnitedHealthcare or Surest plan, you can get care anytime. Using your smartphone, computer or tablet, you can access 24/7 virtual visits, primary care, specialist visits and behavioral health.

Virtual Primary Care

- Annual wellness visits
- Regular follow-ups for conditions like asthma, diabetes, etc.
- Lab tests and preventive screenings
- Referrals to quality network specialists
- Medication review and prescriptions, if needed

24/7 Virtual Visits

- Non-emergency care for common health issues like the flu, fevers, sore throats, etc.
- Non-emergency care for sudden health issues like pinkeye, migraines, back pain, even allergies and anxiety
- Prescription refills if needed

Virtual Specialist Visits

- Dermatology
- Gastroenterology
- Sleep
- Migraine care
- Speech therapy

Get Started

Go to myuhc.com/virtualvisits or **benefits.surest.com** and download the UnitedHealthcare App or Surest App.

Note: If you are enrolled in UHC's PPO or Surest plan, 24/7 Virtual Visits through UHC are covered 100%. 24/7 virtual visits on the HDHP and Minimum Benefit plan are covered after the plan deductible, then coinsurance

When you complete a 24/7 Virtual Visit through UHC and Surest, you are eligible to receive a $75 gift card through the Rally Wellbeing program.

Virtual Behavioral Care

With Talkspace online therapy, you can regularly communicate with a therapist 24/7, safely and securely from your phone or desktop. Simply register (first visit only) and choose a provider and message anytime, anywhere at **talkspace.com/connect**. After you register, download the Talkspace app on your mobile phone.

The Calm Health app provides programs and tools to help support your mental health and well-being all at your own pace. Calm health is included in your health plan and available at no additional cost.

To help tailor your Calm Health experience, you'll begin with a short mental health screening. Then, Calm Health will suggest certain programs for you to consider based on where you are in your well-being journey.

Healthcare on the go!

Use the UnitedHealthcare App to simplify your health experience. You can use the app to:

- Access your health plan ID card
- Find care and costs, including virtual care
- Review your plan information including deductibles, copays/coinsurance.
- View Optum Bank financial balances
- Estimate costs before getting care
- Review and manage claims

Visit and register on **myuhc.com** or benefits.surest.com and download the UnitedHealthcare App or Surest App.

United Healthcare Resources

You must be enrolled in one of Elior's UnitedHealthcare medical plans or the Surest plan to access these resources

Maven Maternity Support

UnitedHealthcare is replacing their Maternity Support program with Maven. You have free access through the Maven App to 24/7 personalized support and virtual appointments from a dedicated care advocate. Get support throughout your pregnancy journey for needs like:

- Creating your birth plan
- Breastfeeding and bottle-feeding support
- Navigating infant sleep
- Returning to work
- Managing your mental health and postpartum

To get started go to mavenclinicl.com/join/uhc-join or download the Maven Clinic App.

Real Appeal

Take steps to lose weight with UHC's online weight loss program that provides support to help you reach your goals, live a health lifestyle, and find lasting change for you and your family.

To learn more and start today, visit **https://realappeal.com/.** When you complete the Real Appeal program (9 sessions), you are eligible to receive a $200 gift card through the Rally Wellbeing program.

One Pass Select

Employees and members who are enrolled in one of Elior's health plans now have access to a gym membership program through UHC. One Pass select offers:

- No long-term gym contracts
- Flexible fitness options with the ability to change tiers monthly
- Multi-location access
- Add up to 4 family members (ages 18+) at a 10% monthly discount
- Digital classes and even access to in-person fitness classes like Orange Theory
- A convenient grocery delivery subscription

Go to **www.OnePassSelect.com** to get started.

Cancer Support Program

UHC's Cancer Support Program provides cost savings and emotional support opportunities for members and their families with a cancer diagnosis.

This program pairs members with a designated cancer nurse to work with them one-on-one. They help families make informed decisions about care, provide education and support, manage pharmacy, assess palliative care opportunities, and more.

To take advantage of the Cancer Support Program, please visit **myuhc.phs.com/cancerprograms** or call **1-800-936-6002**.

Quit for Life

Quit for Life has helped over 2 million people quit smoking. The quit for life program is free for you and includes:

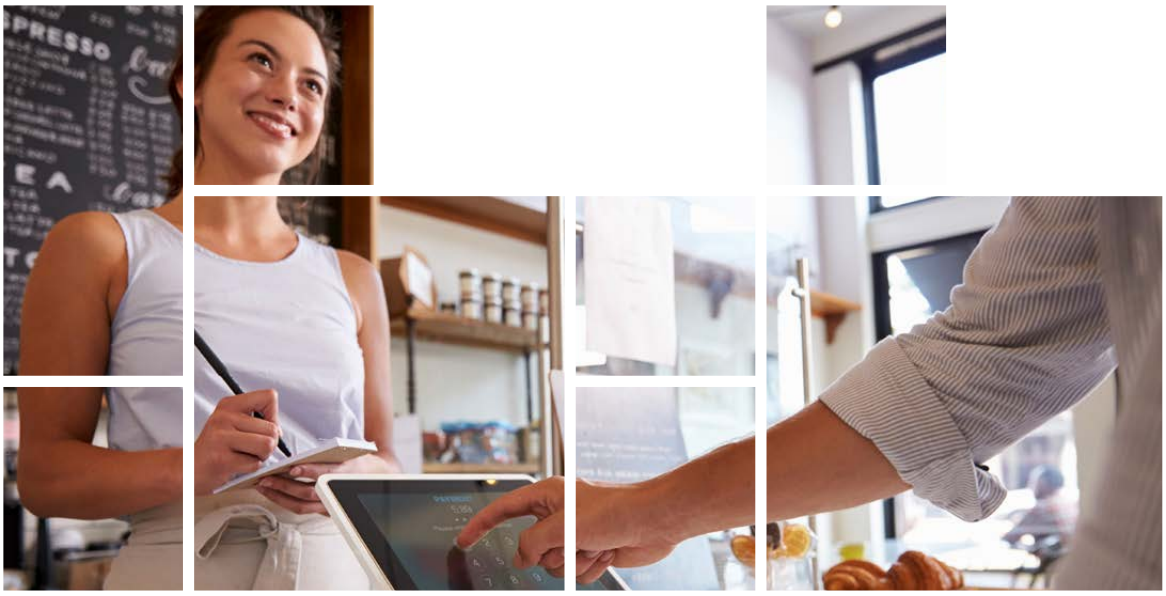
- Support from a Quit Coach and online community
- Quit smoking prescriptions or over-the-counter medications
- Texts and reminders to help you stay on track
- Members-Only Website – enroll today by visiting quitnow.net or call **866-QUIT-4-LIFE (866-784-8454)**.

Rally Wellbeing Program

Employees have the opportunity to earn rewards for taking charge of your overall health and completing tasks such as getting your annual physical, completing preventive screenings, having a virtual visit, getting your flu shot, and registering for Rx Savings Solutions.

The maximum annual reward for each eligible employee is $300 in gift cards. You can redeem gift cards through the Rally site. For UHC plans you can access through **myuhc.com**, for the Surest plan please download the Rally App..

You can begin earning rewards on January 1, 2025 and the program runs through September 30, 2025. Rewardable points must be redeemed by December 31, 2025.



Health Savings Account (HSA)

What is a Health Savings Account?

A Health Savings Account (HSA) is a way for you to save pre-tax dollars that can be used to pay for qualified healthcare expenses like deductibles, copays, co-insurance, prescriptions, vision and dental expenses. High deductible health plans have lower premiums and may result in lower annual medical costs. These plans offer several advantages to reward you for taking an active role in your healthcare spending.

- **Lower paycheck costs** — allowing you to keep control over more of your money
- **Tax-advantaged savings account** — enrolling in and contributing to a Health Savings Account (HSA) helps you pay your deductible and out-of-pocket costs
- **Comparable benefits** — these plans use the same networks that other plans offer, and in-network preventive care is still 100% covered

Who is eligible for an HSA?

- Must be enrolled in a high deductible health plan
- Cannot be covered by any other medical plan that is not a qualified HDHP. This includes a spouse's medical coverage unless it's also a qualified HDHP
- Cannot be enrolled in a traditional health care FSA during the same plan year as you enroll in an HSA
- Cannot be enrolled in Medicare, including Parts A or B, Medicaid or Tricare
- Cannot be claimed as a dependent on another person's tax return
- Cannot be a veteran who has received treatment, other than preventive care, through the Department of Veterans Affairs within the past three months

How much can I contribute to an HSA?

- Employee only coverage: **$4,300** per calendar year
- Employee plus dependents coverage: **$8,550**
- If you are 55 or older, you can make an additional annual catch-up contribution of **$1,000**
- Receive company contributions. Elior will make the following contributions to your account on a quarterly basis. For employee only coverage, you will receive $125 quarterly, for a total of $500 annually. For dependent coverage, you will receive $250 quarterly, for a total of $1,000 annually.

Note: contributions for new hires will be pro-rated based on effective date of coverage.

HSAs and Your Taxes

All withdrawals from your HSA are tax-free, as long as you use the money to pay for eligible health care expenses. In addition, all the money in the account is yours and will never be forfeited. It rolls over from year to year, and you can take it with you if you leave the company or retire. After age 65, you can withdraw funds for any reason without a tax penalty — you pay ordinary income tax only if the withdrawal isn't for eligible health care expenses.

Note: You won't pay federal taxes on HSA contributions. However, you may pay state taxes depending on your residence. Consult your tax advisor to learn more.

For a list of eligible expenses, see IRS Publication 502, available at **www.irs.gov**.

Flexible Spending Account (FSA)

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.

Healthcare FSA

- Pay for eligible health care expenses, such as plan deductibles, copays, and coinsurance.
- Contribute up to **$3,200** in 2025
- Only those in the PPO and Surest plan can participate in the Health FSA

Limited Purpose FSA

Who can participate?

Employees enrolled in either of the high-deductible health plans (i.e. HDHP or Minimum Benefit Plan) can use the Limited Purpose FSA to pay for applicable dental and vision expenses.

What are the contribution limits?

Employees can contribute up to **$3,200** for 2025. You can use the funds for any qualified dental or vision expenses. No medical plan co-pays, deductibles, prescription drugs or alternative healthcare are eligible expenses through a LP-HFSA.

What happens at the end of the year?

Both FSAs are "Use It or Lose It" meaning if you do not spend your funds by the expense deadline, your funds will be forfeited. Elior has the carryover provision. You will forfeit any amount above $640 remaining in the account at the end of the 2025 plan year. You may submit claims for expenses incurred during the calendar plan year up to March 31st following the end of the year.

Dependent Care can only be reimbursed for expenses incurred in the plan year.

Dependent Care FSA

Who can participate?

Any employee.

What are the contribution limits?

Employees can contribute up to **$5,000** annually per family or **$2,500** if filing separately.

What happens at the end of the year?

FSA funds expire at the end of each year. Use it or lose it. Unlike the healthcare FSA, your full election for the plan year is not available on the day your plan starts. For the dependent care FSA, you can only be reimbursed for qualified expenses up to the amount you have contributed to your FSA up to that point in time. As your contributions accrue, claims for reimbursement can be processed.

Eligible expenses can include daycare expenses for children under age 13 and home care for dependent elders. To learn more, see IRS Publication 503 at **www.irs.gov**.

What's an Eligible Expense?

Health Care FSA – Plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at **www.irs.gov.**

Dependent Care FSA – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at **www.irs.gov.**

Qualified Transportation Expense Accounts

Another great way to save money through tax-free spending is through Elior's commuter benefits program administered by Flores & Associates. You can set aside a portion of your salary on a before-tax basis to pay for monthly parking and/or transit costs related to your work commute. You will receive a debit card from Flores & Associates to pay for your parking and/or transit expenses. You cannot swipe the card for an amount that exceeds the IRS monthly maximum in each month.

Estimate carefully

Keep in mind, the commuter FSA is a "use-it-or-lose-it" account. You will forfeit any amount remaining in the account at the end of the plan year. You may submit claims for expenses incurred during the calendar plan year up to 90 days following the end of the year.

You can contribute up to **$315* per month** for:

- **Commuter parking:** Expenses to park your car on or near the business premises or near a location from which you commute to work.
- **Transit:** Expenses incurred for any pass, token, fare card, voucher or similar item entitling you to transportation on mass transit.
- **Vanpools:** Travel between your residence and work location in a vehicle that has seating capacity of at least six adults and at least 80% of the mileage use is for transporting employees to and from work.

Note: you can contribute up to $315 per month for commuter parking and a separate $315 per month for transit/vanpools. Enroll or make changes by the 25th of each month. For more information, visit **secure3-enroll.com/go/EliorBenefits** or call **1-844-894-7602**.

HSA & FSA Comparison

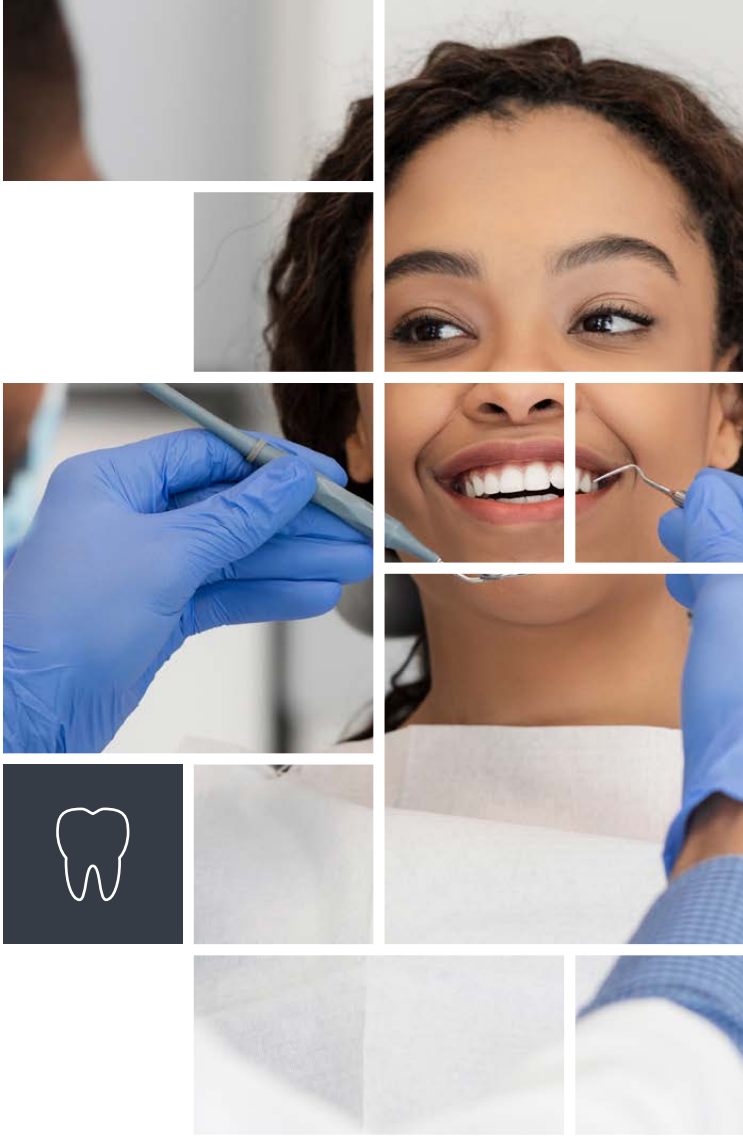
This chart shows the features of the healthcare FSAs and the Health Savings Account (HSA) and compares the limited purpose healthcare FSA to the traditional healthcare FSA.

	HSA	Limited Purpose Health Care FSA*	Health Care FSA**
Available if you select these plans	High Deductible Health Plan Minimum Benefit Plan	High Deductible Health Plan Minimum Benefit Plan	PPO Plan Surest Plan
How much you may contribute	$4,300 (EE only) $8,550 (all other coverage levels) Catch-up contributions of up to $1,000 per year for age 55+ Note: Elior is funding $500 for individual coverage and $1,000 for dependent coverage. Note that the maximum amount contributed by you and Elior cannot exceed the 2025 HSA limits.	Up to $3,200 for plan year	
Expenses you may pay from your account	Out of pocket Medical Prescription drug Dental Vision	Out of pocket expenses incurred during the current calendar year (including the grace period): Dental Vision	 Medical Prescription drugs Dental Vision
Account balance available to reimburse expenses	Current account balance	Entire contribution amount elected for the plan year	
Time limits for using your account balance	No limit	Must use 2025 account balance for expenses incurred through 12/31/2025 Claims must be filed by March 31, 2026	
If you don't use all your account balance each year	Any account balance carries over from year to year	You must submit claims by March 31, 2026 for all expenses incurred through December 31, 2025. You will forfeit any amount above $640 remaining in the account at the end of the 2025 plan year. You may submit claims for expenses incurred during the calendar plan year up to 90 days following the end of the year.	
How it saves you money	Your contributions are tax free, which reduces your taxable income Any investment or interest earnings on your account balance is tax free Distributions are tax free if used for qualified healthcare expenses	Your contributions are tax-free, which reduces your taxable income and increases your take-home pay You pay for healthcare expenses with pre-tax dollars	

* The limited purpose FSA is available to employees who enroll in our HDHP. HDHP members may not enroll in the healthcare FSA, unless you are ineligible to participate in the HSA.

** You don't have to participate in a company medical plan to enroll in a healthcare FSA.

Dental Plan



In addition to protecting your smile, dental insurance helps pay for dental care an includes regular checkups, cleanings and x-rays.

Elior's dental coverage is offered through Delta Dental of NC. Members are covered under the Delta Dental PPO Plus Premier network, which means you have access to two networks of providers. Providers in the PPO network offer the greatest discounts. You will still receive discounts by going to a dentist in the Premier network, but they won't be as cost effective. Using a PPO or Premier dentist ensures that you will not be balance billed if the charges exceed Delta Dental's fee schedule. You will still be covered if you use a non-participating provider, but your out-of-pocket costs will likely be higher since dentists can charge you for any difference between what Delta Dental pays and the amount the dentist charges.

This plan is offered to both full-time and part-time employees who work at least 20-29 hours on average per week.

Annual deductible (per person/per family)	**$50 / $150**
Calendar-year maximum	**$1,500**
Preventative/diagnostic services	**100%**
Basic services	**80%**
Major services	**50%**
Orthodontia - coverage to age 19	**50%**
Lifetime Orthodontia Maximum	**$1,000**

Vision Plan

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

Your vision insurance is provided by VSP and entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

This plan is offered to full-time and part-time employees who work at least 20-29 hours on average per week.

Well Vision Exam (once per calendar year)	$10 copay
Prescription Glasses	$25 copay (applies to lenses and frames)
Lenses (once per calendar year)	Single-vision, lined bifocal, and lined trifocal Polycarbonate for dependent children
Lens Enhancements	Standard progressive lenses: $0 Premium progressive lenses: $95-$105 copay Custom progressive lenses: $150-$175 copay Average of 20-25% off other lens options
Frames (every other calendar year)	$130 allowance for a wide selection of frames ($150 allowance for featured frame brands) + 20% off amount over your allowance
Contact Lenses (instead of glasses, once per calendar year)	$130 allowance for contacts, copay does not apply

TruHearing: Hearing Discount Program

VSP Vision Care members can save 60% on the latest brand-name hearing aids. Dependents and extended family members are eligible for exclusive savings too. TruHearing provides members with:

- Three provider visits for fitting and adjustments
- A 45-day trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 48 free batteries per hearing aid

Learn more at **truhearing.com/VSP** or call **877-396-7194**.

Life Insurance

Employee basic life and AD&D insurance

The Basic Life and AD&D plan provides a benefit in the event of your death, dismemberment or paralysis. This benefit is sponsored by Elior, so you will automatically be enrolled at no cost to you.

All full-time salaried and hourly employees automatically receive basic life and accidental death and dismemberment (AD&D) insurance through UNUM so that you can protect those you love from the unexpected. There is no cost to you for this coverage. For all salaried, hourly Elior Corporate, and hourly Food Service Directors, your benefit amount will be one times your annual salary up to $500,000. For all other hourly employees, the benefit is $15,000.

Supplemental Life and AD&D Insurance

You may purchase additional life insurance and AD&D at group rates:

- Available in increments of $25,000 up to $500,000, can elect up to $200,000 without medical underwriting as a new hire.
- You pay the full cost of this plan and the amount deducted depends on the age of the associate and the amount of coverage elected
- If you did not elect coverage when first eligible or wish to increase your current amount, you must provide proof of good health (Evidence of Insurability) for any amount elected.

Spousal/Domestic Partner and Child Life and AD&D Insurance

You may purchase additional dependent life insurance and AD&D at group rates:

- Spousal life is available in increments of $12,500 up to a max of $250,000 (not to exceed 100% of the voluntary life/AD&D amount for yourself)
- You must elect Supplemental Life and AD&D coverage in order to purchase for your Spouse/ Domestic Partner.
- If you did not elect coverage when first eligible or wish to increase the current amount, you must provide proof of good health (Evidence of Insurability) for any amount elected.
- Can elect up to $50,000 without medical underwriting as a new hire
- Child life and AD&D is available from birth to 14 days old: $1,000. Over 14 days old: Options of $5,000 increments to a $15,000 maximum.
  - Children are not subject to medical underwriting
  - The cost remains the same regardless of the number of children

Guaranteed Issue and Evidence of Insurability for New Hires

Employees and spouses who elect Voluntary Life and AD&D coverage when they are first eligible can elect up to the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI). If the amount requested is more than GI, you will need to provide EOI before the amount over GI becomes effective. The GI for EE is $200,000 and for Spouse it is $50,000.

Inputed Income

Under Current Tax Laws, Imputed Income Is The Value Of Your Basic Life Insurance That Exceeds $50,000 And Is Subject To Federal Income, Social Security And State Income Taxes, If Applicable. This Imputed Income Amount Will Be Included In Your Paycheck And Shown On Your W-2 Statement.

Disability Coverage

The loss of income due to illness or disability can cause serious financial hardship for your family. Our disability insurance programs work together to replace a portion of your income when you're unable to work. The disability benefits you receive allow you to continue paying your bills and meeting your financial obligations during this difficult time. Please note that you are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income.

Short-Term Disability (STD) Plan

Short-Term Disability (STD) benefits are provided at no cost to all salaried exempt employees, all full-time hourly food service directors, and Elior corporate hourly employees. All other non-exempt hourly employees have the option to purchase Voluntary Short-Term Disability insurance. Note that with Voluntary STD, if you do not elect coverage when first eligible, you will need to answer medical questions and submit Evidence of Insurability to Unum.

Long-Term Disability (LTD) Plan

Long-Term Disability is offered to all full-time benefit eligible employees through a voluntary plan, which means it is employee paid. If you enroll after you are first eligible, you will not be eligible for disability benefits for a condition that existed in the three months prior to your effective date of coverage (a "pre-existing condition"), until you have been covered by the LTD plan for 12 months.

Travel Assistance

If you are enrolled in the voluntary Long-Term Disability plan, you have access to various travel assistance benefits through Assist America, Inc. Assist America's medically certified personnel are available to help 24/7 in case of a medical emergency. They can connect you to pre-qualified, English-speaking and Western-trained medical providers anywhere in the world. If you are traveling within the U.S. you can call 1-800-872-1414. For travel outside the U.S., call +609-986-1234. You can also reach out via e-mail at **medservices@assistamerica.com**.

If you do not elect STD within 30 days of your hire date (or whenever you first become eligible) and wish to enroll at a later time, you will be required to complete an Evidence of Insurability Form to Unum for approval.

Disability Benefits

For more complete details on this benefit and rates,
visit **secure3-enroll.com/go/EliorBenefits** or call 1-844-894-7602

SUMMARY OF DISABILITY BENEFITS			
	Salary Continuation Short-Term Disability	**Voluntary Short-Term Disability**	Voluntary Long- Term Disability
Who is Eligible?	Salaried exempt employees, all full-time hourly food service directors, and Elior corporate hourly employees	All other non-exempt hourly Employees	Full-Time Benefit Eligible Employees
Who pays	Employer-paid	Employee-paid	Employee-paid
Benefits Begin	After 7 days of disability	After 14 days of disability	After 90 days of disability
Benefit provided	Up to 66.67% of your weekly salary	Up to 66.67% of your weekly salary	Up to 60% of base monthly salary
Maximum benefit payable	No Maximum limit	$1,500 weekly maximum	$7,500 per month
Maximum benefit duration	12 weeks	11 weeks	Until you're no longer considered disabled or you reach normal retirement age, whichever comes first

Employee Assistance Program

This confidential service provides short-term telephonic counseling for both personal and work-related uses for you and your dependents at no cost to you. It's all part of our commitment to supporting your total well-being.

EAP provides unlimited telephonic and three face-to-face counseling sessions, per person, per issue, per year. You will be assisted telephonically by a behavioral health professional who will ensure you receive treatment at the most appropriate level for your situation.

The EAP can assist you with issues such as individual, family and marital concerns; stress and job-related matters; child and domestic abuse; and chemical and alcohol dependency assessment. Financial consulting, legal consultation and a 24-hour nurse line is also available to you.

Contact Information

Phone number: **1-800-854-1446**.
Website:
www.unum.com/lifebalance

24 Hours A Day, 7 Days A Week

Professional counselors are available to provide you with support, guidance and resources. Spanish and TTY/TDD phone lines also available.

Voluntary Benefits

Supplemental Medical Plans

Supplemental Medical plans are offered to full-time and part-time employees who work at least 20-29 hours on average per week.

Hospital Indemnity Insurance

Hospital Indemnity insurance provides supplemental payments for out of pocket costs related to hospital admission or ICU stays that may not be covered by medical insurance. The plan provides lump-sum payments for the following covered events:

- Initial Day inpatient hospital stay: $1,500
- Daily inpatient hospital stay: $100
- Daily intensive care unit stay: $100

Accident Insurance

Accident Insurance supplements your primary medical plan and disability programs by providing cash benefits in cases of accidental injuries. You can use this money to help pay for out-of-pocket medical expenses, such as your deductible or coinsurance, or for ongoing living expenses, such as your mortgage or rent. Benefits are paid directly to you as a lump-sum payment for more than 150 different covered events, such as:

- Concussion
- Coma
- Surgery
- Dislocations
- Lacerations
- Fractures
- Physical Therapy
- Burns
- Emergency Dental
- Ambulance (Ground/Air)

"The Accident plan provides protection for covered events experienced while off the job only."

Critical Illness Insurance

While Medical insurance is vital, it doesn't cover everything. If you suffer from a serious illness, such as cancer, stroke or a heart attack, Medical insurance may not provide the coverage you need. Critical Illness insurance will ease the financial strain and help you focus on your recovery.

Who can get coverage?

- You: $10,000, $15,000 or $20,000 of coverage provided as a lump-sum payment
- Your Spouse/DP: Can get 50% of the employee coverage amount as long as you have purchased coverage for yourself.
- Your Child(ren): Children from live birth to age 26 are automatically covered at no extra cost. Their coverage amount is 50% of yours. They are covered for all the same illnesses plus certain childhood conditions. The diagnosis must occur after the child's coverage effective date.

Be Well Benefit - Every year, each family member who has critical illness coverage can also receive $50 for getting a covered Be Well Benefit screening test, such as:

- Annual exams by a physician including sports physicals, well-child visits, dental and vision exams
- Screenings for cancer
- Cardiovascular function screenings
- Screenings for cholesterol and diabetes
- Immunizations including HPV, MMR, tetanus, influenza

Please refer to your UNUM plan documents for full details and disclosures on your supplemental medical insurance. You must file a claim through UNUM to receive these supplemental cash payments. Please register for an account at **unum.com/access** or get the **MyUnum Mobile App**.

Voluntary Benefits

Perkspot Discount Program

PerkSpot provides exclusive discounts for your favorite local and national merchants. Discounts can be used in store or online from your desktop, tablet or phone. This employee discount advantage helps stretch your dollars on large and small purchases. Discounts range from all types of products including (but not limited to): apparel, automotive, education, entertainment, toy, travel, and so much more!

This program is free for you to use, and you can share it with your family members and friends.
Visit **elior-na.perkspot.com** to get started today!

MetLife Upwise

Upwise™ from MetLife, is a free financial wellness app available to all employees. Upwise is designed to help you build good money habits and make financial progress that feels good. The more you use Upwise, the better it can get at recommending actions you can take to move closer to your goals. Through Upwise you can:

- Join engaging challenges that help you better manage expenses, understand debt and evaluate subscriptions
- Securely link your financial accounts to get a holistic view of your money and see spending trends you can address
- Read articles that educate you about financial topics and help you take concrete actions
- Reduce bills with expert bill negotiation services
- Get a handle on student debt
- Cancel unwanted subscriptions
- Set up an emergency fund
- Get a free credit report

Learn more at **Upwise.com**, and download Upwise from the app Store or Google Play.

Retirement Savings

401(k) Elective Deferral Contributions

When you sign up, you decide how much you want to defer. Your 401(k) elective deferral contribution will be a pretax elective deferral contribution unless you designate all or a portion as Roth elective deferral contribution. These contributions and any earnings will be taxed later when the benefit is received.

Matching Contributions

Elior's matching contributions give you an additional return on the amount you defer. The plan offers a discretionary match of 25% of the first 8% of contributions.

Limits Investment Elections

401(k) Elective Deferral Limits: The IRS sets each year's contribution limit. Typically, the IRS announces contribution limits for the following year late in October or in November.

Withdrawals from Your Account

There are specific scenarios where you can withdraw funds from your account. If you are age 59 1/2 or older, you may withdraw all or any part of your vested account under certain circumstances.

Vesting

You are always 100% vested in the part of your account resulting from the following: 401(k) elective deferral contributions, qualified non- elective contributions and rollover contributions. For any matching funds, your vesting percentage varies based on tenure.

Start your prep for retirement today!

What's the number one most important thing you can do when it comes to retirement? It's very simple....get started by enrolling in the Elior 401(k) Plan!

When you join:

You join the plan as an active participant on the first day of the month on or after you meet the following requirements:

- You are an eligible employee,
- You are age 21 or older, and
- You have worked at least 6 months.

Signing up: To make 401(k) elective deferral contributions, you enroll online at **www.principal.com**.

To learn more

Visit principal.com/enroll or call 1-800-547-7754.

If you are interested in learning about investing, use this link to join the Principal employee webinars https://www.principal.com/learnnowondemand

Employee Contributions

MEDICAL NON-TOBACCO (52-WEEK DEDUCTIONS BEFORE TAX)				
Coverage Level	Surest	PPO	HDHP	Min. Benefit
Employee	$20.06	$52.81	$34.42	$19.23
Employee + Spouse/DP	$96.37	$138.98	$100.10	$92.82
Employee + Child(ren)	$83.73	$121.65	$91.45	$79.99
Family	$137.59	$201.51	$151.11	$132.16

MEDICAL NON-TOBACCO SURCHARGE (36-WEEK DEDUCTIONS BEFORE TAX)				
Coverage Level	Surest	PPO	HDHP	Min. Benefit
Employee	$28.98	$76.28	$49.71	$27.77
Employee + Spouse/DP	$139.20	$200.74	$144.59	$134.07
Employee + Child(ren)	$120.94	$175.72	$132.10	$115.54
Family	$198.74	$291.08	$218.27	$190.90

DENTAL AND VISION (52-WEEK DEDUCTIONS BEFORE TAX)		
Coverage Level	Dental	Vision
Employee	$7.05	$1.15
Employee + Spouse/DP	$11.62	$2.31
Employee + Child(ren)	$14.29	$2.47
Family	$20.84	$3.94

Tobacco surcharge

You must certify your status as a tobacco user or non-user if you are enrolling in the medical plan. Employees will be charged a $23,08 surcharge per week for using tobacco. Tobacco users can reduce their 2024 medical premium by completing the Quit Life tobacco cessation program detailed on page 16 of this guide.

Employee Contributions

SUPPLEMENTAL LIFE INSURANCE RATES WEEKLY RATES PER $1,000 OF COVERAGE (POST-TAX):		
Age	**Employee Supplemental Life**	**Spouse/DP Supplemental Life**
Younger than 25	$0.016	$0.016
25-29	$0.016	$0.016
30-34	$0.024	$0.024
35-39	$0.027	$0.027
40-44	$0.030	$0.030
45-49	$0.046	$0.046
50-54	$0.071	$0.071
55-59	$0.132	$0.132
60-64	$0.203	$0.203
65-69	$0.390	$0.390
70+	$0.632	$0.632

*Spouse/DP rate is based on the employee's age

WEEKLY AD&D INSURANCE RATES (ALL AGES)	
Employee supplemental AD&D	Weekly rate per $1,000 = $0.005
Spouse/DP AD&D	Weekly rate per $1,000 = $0.005

VOLUNTARY DISABILITY 52 WEEK RATES (POST-TAX):		
Age	**Short Term Disability (per $10 of weekly covered benefit)**	**Long Term Disability (per $100 of monthly covered payroll)**
Younger than 25	$0.175	$0.037
25-29	$0.198	$0.037
30-34	$0.168	$0.062
35-39	$0.143	$0.106
40-44	$0.134	$0.187
45-49	$0.132	$0.272
50-54	$0.155	$0.392
55-59	$0.201	$0.554
60-64	$0.245	$0.655
65-69	$0.275	$0.561
70+	$0.275	$0.360

Employee Contributions

2025 WEEKLY DEDUCTIONS (POST-TAX, 52 WEEK RATES):		
Coverage Level	**Accident**	**Hospital Indemnity**
Employee	$1.79	$3.04
Employee + Spouse / DP	$2.66	$6.49
Employee + Child(ren)	$3.20	$4.52
Family	$4.07	$7.97

Note: Critical Illness Weekly rates are determined based on benefit amount, coverage level. For employee coverage, the rate is based on the employee's age. For Spousal coverage, the rates are based on the spouse's age. For complete details on the Critical Illness Insurance benefit and rates, visit **secure3-enroll.com/go/EliorBenefits** or call **1-844-894-7602**.

Important Contacts

Benefit Plan	Provider	Phone	Website
Benefits Platform	Benefitfocus	844-894-7602	secure3-enroll.com/go/EliorBenefits
Elior Virtual Benefit Fair	Elior	Not Applicable	www.virtualfairhub.com/elior/public/welcome
Medical	UnitedHealthcare Surest	UHC: 844-490-5775 Surest: 866-683-6440	www.myuhc.com Surest website***
Prescription Drug	CVS Caremark Rx Savings Solutions	833-300-2752 1-800-268-4476	www.caremark.com https://rxsavingssolutions.com/
Health Savings Account (HSA)	Optum Bank	866-234-8913	www.optumbank.com
Flexible Spending Accounts (FSAs) Qualified Transportation Expense Accounts	Flores & Associates	800-532-3327	www.flores247.com
Dental	Delta Dental of NC	800-662-8856	www.deltadentalnc.com
Vision	VSP	800-877-7195	www.vsp.com
Maven Maternity Program	Maven	N/A	Mavenclinic.com/join/uhc-join
Rally Wellbeing Program	UnitedHealthcare	844-490-5775	www.myuhc.com
Real Appeal Program	UnitedHealthCare	844-490-5775	www.success.realappeal.com
Quit For Life - Tobacco Cessation	UnitedHealthCare	866-784-8454	www.quitnow.net
Employee Assistance Program (EAP)	UNUM	800-854-1446	www.unum.com/lifebalance
Virtual Visits	UnitedHealthCare	844-490-5775	www.myuhc/virtualvisits
Life and AD&D insurance	UNUM	800-445-0402	www.unum.com/employees
Disability Insurance	UNUM	866-779-1054	www.unum.com/employees
Supplemental Medical Insurance	UNUM	800-635-5597	www.unum.com/employees
401(k) savings plan	Principal	1-800-547-7754	www.principal.com/enroll
Upwise	MetLife	N/A	www.upwise.com
Discount Program	PerkSpot	866-606-6057	www.elior-na.perkspot.com

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