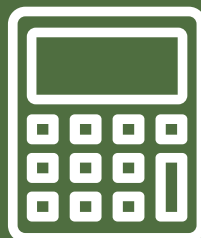




# BENEFITS GUIDE

Travel Plaza  
2025



# Your Applegreen Benefits



We understand the important role that benefits play in our lives and in our overall health. That's why we provide a benefits package that lets you elect the right coverage for you and your family, as a new hire and each year during Annual Enrollment.

This benefits guide can help to familiarize you with your options in Applegreen's benefits program. It also provides useful tips, tools and resources to help you think through your options and make wise decisions.

## Getting ready to enroll:

- Consider your coverage needs for the upcoming year. For example, do you want to be financially protected if you can't work due to an accident or illness?
- Consider other available coverage.
- Gather information you'll need. If you're covering dependents, you'll need their dates of birth and Social Security numbers. You may also need documents to verify dependents' eligibility – such as a marriage license or birth certificate.

Getting the most value from your benefits depends on how well you understand your plans and how you choose to use them. Be sure to read this entire guide for important information about your benefit options.

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## Enrolling in your benefits



Create an account or log in with your existing account at ADP <https://workforcenow.adp.com>



Begin the benefits enrollment process



Elect the benefits you want



Save or submit your elections



Print a copy of your elections for your records



# Benefit Basics

Your benefits are a partnership between you and Applegreen. The table below outlines how you and Applegreen share costs for benefits. The tax treatment shows whether your contribution is taken from your paycheck before or after taxes.

| Benefit                           | Tax Treatment                         | Who Pays         |
|-----------------------------------|---------------------------------------|------------------|
| Medical and Pharmacy              | Pretax (except for Domestic Partners) | Applegreen & You |
| Dental                            | Pretax                                | You              |
| Vision                            | Pretax                                | You              |
| Health Savings Account            | Pretax                                | You              |
| Flexible Spending Accounts        | Pretax                                | You              |
| Basic Life Insurance              | After-tax                             | Applegreen       |
| Voluntary Life and AD&D Insurance | After-tax                             | You              |
| Short-Term Disability             | After-tax                             | Applegreen & You |
| Long-Term Disability              | After-tax                             | You              |
| Accident Insurance                | After-tax                             | You              |
| Critical Illness Insurance        | After-tax                             | You              |
| Hospital Indemnity Insurance      | After-tax                             | You              |
| Pet Insurance                     | After-tax                             | You              |
| Legal Plan                        | After-tax                             | You              |
| Identity Theft Protection         | After-tax                             | You              |
| 401(k) Retirement Savings Plan    | Pretax or After-tax                   | Applegreen & You |



# Eligibility



## Who's eligible?

### Associate

You will be eligible for benefits the first of the month after 60 days of employment for benefits and ancillary plans as long as you enroll within 45 days of hire date for new hires.

**Full-time associates** who work 30+ hours per week are eligible to participate in all plans.

**Part-time associates** who work less than 30 hours per week are eligible to participate in Applegreen's ancillary plans. This does not include the medical, dental, or vision plans.

### Dependents

- Your legal spouse
- Your domestic partner
- Your children up to age 26

## Changing your benefits

Generally, you may only make or change your benefit elections as a new hire or during the Annual Enrollment period. However, you may change your benefit elections during the year if you experience a qualifying event such as:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Loss or gain of other coverage by you or your dependent
- Eligibility for Medicare or Medicaid

### You have 30 days from the qualified life event to make changes to your coverage.

- Depending on the type of event, you may need to provide proof of the event, such as a marriage license.
- If you do not make the changes within 30 days of the qualified event, you will have to wait until the next Annual Enrollment period to make changes (unless you experience another qualified life event).

## Enrolling dependents? Items to have ready

When you add dependents to your coverage, you must provide their:

- Legal name
- Date of birth
- Social Security number
- Supporting documentation, such as marriage certificate, birth certificate, adoption papers, and tax documents.

If you do not provide the required information, your dependents may be dropped from coverage.

## Review your beneficiaries

Please take a moment to review and update your beneficiaries for health, life, and retirement plans. Ensure your choices reflect your current circumstances, especially after any life changes like marriage or the birth of a child. If you have questions or need assistance, don't hesitate to contact HR. Thank you for your attention!

# Medical and Pharmacy Plan Overview

We offer the choice of four medical plans through UnitedHealthcare and a Preventive Plan (MEC). All of the medical options include coverage for prescription drugs through Optum Rx. To select the plan that best suits your family, consider the key differences between the plans, the cost of coverage (including payroll deductions) and how the plan covers services throughout the year.

## Understanding how your plan works

### 1. Your deductible

You pay out-of-pocket for most medical and pharmacy expenses, except those with a copay, until you reach the deductible. If you are enrolled in either the Silver or Bronze plans, you can pay for these expenses from your Health Savings Account (HSA).

### 2. Your coverage

Once your deductible is met, you and the plan share the cost of covered medical and pharmacy expenses with coinsurance. The plan will pay a percentage of each eligible expense, and you will pay the rest.

### 3. Your out-of-pocket maximum

When you reach your out-of-pocket maximum, the plan pays 100% of covered medical and pharmacy expenses for the rest of the plan year. Your deductible and coinsurance apply toward the out-of-pocket maximum.

## The difference between non-embedded and embedded deductibles and out-of-pocket maximums

- **With a non-embedded approach**, there is one family limit that applies to everyone. When one or a combination of family members has met the limit, it is met for all of you. Then, the plan will begin paying its share of eligible expenses for the whole family for the rest of the year. The Silver HSA Plan has a non-embedded deductible and out-of-pocket maximum.
- **With an embedded approach**, each person only needs to meet the individual deductible and out-of-pocket maximum before the plan begins paying its share for that individual. The Bronze HSA Plan has an embedded deductible and out-of-pocket maximum deductible.

## Making the most of your plan

Getting the most out of your plan also depends on how well you understand it. Keep these important tips in mind when you use your plan.

- **In-network providers and pharmacies:** You will always pay less if you see a provider within the medical and pharmacy network.
- **Preventive care:** In-network preventive care is covered at 100% (no cost to you). Preventive care is often received during an annual physical exam and includes immunizations, lab tests, screenings and other services intended to prevent illness or detect problems before you notice any symptoms.

## Understanding your pharmacy coverage

- **Mail order pharmacy:** If you take a maintenance medication on an ongoing basis for a condition like high cholesterol or high blood pressure, you can use the Mail Order Pharmacy to save on a 90-day supply.

- **Prescription categories:** Medications are placed in categories based on drug cost, safety and effectiveness. These tiers also affect your coverage.
- **Tier 1:** To get more out of your health plan, ask for Tier 1 drugs (Generic) when possible. Generic drugs are the chemical equivalent of their more expensive brand name drug counterparts. Even if your doctor prescribes you a brand name drug, you can always ask about the Generic equivalent.
- **Tier 2:** Tier 2 drugs are prescriptions that your pharmacy benefit plan has selected as the most effective and cost efficient to treat certain conditions or illnesses. These brand name drugs are often more expensive than their Generic counterpart.
- **Tier 3:** Tier 3 drugs treat conditions or illnesses that can also be treated by a brand or generic prescription. These drugs typically have a higher copayment.

# Medical and Pharmacy Coverage



|  | Bronze HSA                       |                   | Silver HSA                       |                   |
|--|----------------------------------|-------------------|----------------------------------|-------------------|
| Medical Plan Provisions  | In-Network                       | Out-of-Network    | In-Network                       | Out-of-Network    |
| Annual Deductible<br>(Individual/Family)                       | \$6,000/\$12,000                 | \$8,500/\$17,000  | \$3,000/\$6,000                  | \$6,000/\$12,000  |
| Out-of-Pocket Maximum<br>(Includes Deductible)                 | \$7,500/\$15,000                 | \$12,700/\$25,400 | \$7,000/\$9,200                  | \$15,000/\$30,000 |
| Preventive Care  | Covered at 100%                  | 20%*              | Covered at 100%                  | 40%*              |
| Primary Care Provider<br>Office Visit                          | 30%*                             | 50%*              | 20%*                             | 40%*              |
| Specialist Office Visit  | 30%*                             | 50%*              | 20%*                             | 40%*              |
| Telemedicine   | 30%*                             | Not covered       | 20%*                             | Not covered       |
| X-Ray and Lab  | 30%*                             | 50%*              | 20%*                             | 40%*              |
| Inpatient Hospital Services                                    | 30%*                             | 50%*              | 20%*                             | 40%*              |
| Outpatient Hospital Services                                   | 30%*                             | 50%*              | 20%*                             | 40%*              |
| Urgent Care  | 30%*                             | 50%*              | 20%*                             | 40%*              |
| Emergency Room   | 30%*                             |                   | 20%*                             | 40%*              |
| Pharmacy Provisions  |                                  |                   |                                  |                   |
| Prescription Drug Deductible<br>(Individual/Family)            | Subject to<br>Medical Deductible | Not Covered       | Subject to<br>Medical Deductible | Not Covered       |
| Retail Pharmacy (up to a 30-day supply)                        |                                  |                   |                                  |                   |
| Tier 1   | \$15 copay*                      | Not covered       | \$15 copay*                      | Not covered       |
| Tier 2   | \$30 copay*                      | Not covered       | \$30 copay*                      | Not covered       |
| Tier 3   | \$50 copay*                      | Not covered       | \$50 copay*                      | Not covered       |
| Mail Order Pharmacy (90-day supply)                            |                                  |                   |                                  |                   |
| Tier 1   | \$37.50 copay*                   | Not covered       | \$37.50 copay*                   | Not covered       |
| Tier 2   | \$75 copay*                      | Not covered       | \$75 copay*                      | Not covered       |
| Tier 3   | \$125 copay*                     | Not covered       | \$125 copay*                     | Not covered       |
| Specialty<br>(Generic/Brand Preferred/<br>Brand Non-Preferred) | \$15/\$30/\$50 copay*            | Not covered       | \$15/\$30/\$50 copay*            | Not covered       |

\*After deductible

Note: All coinsurance percentages reflect the member's payment responsibility.

# Medical and Pharmacy Coverage (continued)

| Medical Plan Provisions                                    | Gold            |                   | Basic FlexWork Plan  |
|--|-----------------|-------------------|--|
|  | In-Network      | Out-of-Network    | In-Network   |
| <b>Annual Deductible</b><br>(Individual/Family)            | \$1,500/\$3,000 | \$2,000/\$4,000   | \$0/\$0  |
| <b>Out-of-Pocket Maximum</b><br>(Includes Deductible)      | \$4,000/\$8,000 | \$10,000/\$20,000 | \$9,200/\$18,400   |
| <b>Preventive Care</b>                                     | Covered at 100% | 40%               | Covered at 100%  |
| <b>Primary Care Provider Office Visit</b>                  | \$30 copay      | 40%*              | \$25 Copay<br>(4 visits per year)  |
| <b>Specialist Office Visit</b>                             | \$30 copay      | 40%*              | \$50 Copay   |
| <b>Telemedicine</b>  | \$0 copay       | Not covered       | \$0 Copay (No visit limit)   |
| <b>X-Ray and Lab</b>                                       | 100%*           | 40%*              | \$50 Copay in doctor's office,<br>\$150 Copay in hospital<br>(1 date of service per calendar year) |
| <b>Inpatient Hospital Services</b>                         | 20%*            | 40%*              | Not covered  |
| <b>Outpatient Hospital Services</b>                        | 20%*            | 40%*              | Not covered  |
| <b>Urgent Care</b>   | \$50 copay      | 40%*              | \$150 Copay (2 visits per year) at 100%  |
| <b>Emergency Room</b>                                      | \$150 copay     | 20%*              | Not covered  |
| <b>Pharmacy Provisions**</b>                               |                 |                   |  |
| <b>Prescription Drug Deductible</b><br>(Individual/Family) | \$0             | Not Covered       | N/A  |
| <b>Retail Pharmacy (up to a 30-day supply)</b>             |                 |                   |  |
| <b>Tier 1</b>  | \$15 copay      | Not covered       | Not covered  |
| <b>Tier 2</b>  | \$30 copay      | Not covered       | Not covered  |
| <b>Tier 3</b>  | \$50 copay      | Not covered       | Not covered  |
| <b>Mail Order Pharmacy (90-day supply)</b>                 |                 |                   |  |
| <b>Tier 1</b>  | \$37.50 copay   | Not covered       | Not covered  |
| <b>Tier 2</b>  | \$75 copay      | Not covered       | Not covered  |
| <b>Tier 3</b>  | \$125 copay     | Not covered       | Not covered  |

\*After deductible

\*\*FlexWork pharmacy coverage is available through the Optum Perks Rx discount card

# Medical Plan Resources



## Behavioral Health Resources

- Connecting to care is easier than ever on [myuhc.com](https://myuhc.com).
- Behavioral health support services are available for you and your family to access anytime, anywhere. You'll find 24/7 confidential access to professional care, self-help programs and resources to help you manage stress and mental health challenges, including depression and anxiety.
- Tools and resources are at your fingertips. Learn about a variety of behavioral health solutions and well-being topics at [myuhc.com/mental-health](https://myuhc.com/mental-health).

## Telemedicine

- UnitedHealthcare has a 24/7 service that provides access to board-certified doctors by mobile app, online video or phone.
- Whether you're at home, at work, traveling or you simply want a more convenient way to see a doctor, telemedicine is easy to use and available anytime, anywhere.
- Get care for allergies, asthma, colds, flu, ear aches, pinkeye, rashes and more. You can even get a prescription, if needed.
- UnitedHealthcare has a full mental health network to support emotional, behavioral and social needs. You and your covered dependents can visit with a licensed counselor, therapist or psychologist from the comfort of your home through phone calls or video chats.
- Sign up at [myuhc.com](https://myuhc.com) or download the United Healthcare app.

## Estimate your costs

By using UHC's online cost transparency tool, you can be a better consumer of your healthcare and be informed of pricing prior to obtaining care. Use the UHC cost transparency tool to compare providers, estimate costs, and more by using the link provided. <https://estimates.uhc.com/#/login>

## We also offer the Healthy Weight program through Twin Health

- Applegreen is teaming up with Twin Health to offer a personalized type 2 diabetes reversal program.
- Participants of the Twin Health program will be the first to experience an exclusive, innovative diabetes management program.
- The Twin Health program is a fully covered benefit available to associates and dependents enrolled in the UHC medical plan.
- Applegreen is covering the cost of service including doctors, health coaches, the latest and greatest tech sensors, and more.
- Reduce meds, improve how you feel, and reverse type 2 diabetes with Twin Health.
- Learn more at [partner.twinhealth.com/applegreen](https://partner.twinhealth.com/applegreen).

## Calm Health

The Calm Health app provides programs and tools to help support your mental health and well-being - all at your own pace. As a UnitedHealthcare member, 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. Visit [uhc.app/calm](https://uhc.app/calm) to get started.

## UnitedHealthcare Concierge Team

It's easy to take good health for granted. But for better or worse, things can change. If you're living with a health condition or just want to make some healthy changes, it can be hard to know where to turn or what to do. Your UnitedHealthcare Concierge Team is here to make it easier to get the answers and support you need, so you can take control of your health (and your life). To reach the UnitedHealthcare Concierge Team, call the number on the back of your ID card. Or, send UHC an email or chat request through the Contact Us link on [myuhc.com](https://myuhc.com).



# Savings and Spending Accounts



Applegreen offers several accounts that enable you to pay for eligible expenses tax-free. The IRS provides a list of eligible expenses for each account at [www.irs.gov](http://www.irs.gov).

| Health Savings Account (HSA)   | Health Care Flexible Spending Account (FSA)                         | Dependent Care FSA   |
|--|---|--|
| Available to those enrolled in the Bronze HSA or Silver HSA plans as long as you are not enrolled in any other health coverage or Medicare or claimed as a dependent on someone else's tax return. | Use this account for medical, pharmacy, dental and vision expenses. | Use for eligible childcare expenses for dependents under age 13 or elder care. |

## Comparison of accounts

|   | HSA  | FSA  |
|---|--|--|
| <b>Does the company contribute?</b><br><i>Amount for full-year 2025</i> | ×  | ×  |
| <b>Can I contribute my own savings?</b>                                 | ✓  | ✓  |
| <b>Is there an IRS maximum annual contribution?</b>                     | ✓<br>Employee: \$4,300<br>Family: \$8,550<br>Those 55 and older can contribute an additional \$1,000 annually. | ✓<br>Health Care FSA: \$3,300<br>Dependent Care FSA: \$5,000                 |
| <b>Will my savings roll over each year?</b>                             | ✓<br>Unlimited   | !<br>Up to \$640 for Health Care FSA;<br>No roll over for Dependent Care FSA |
| <b>Will I earn interest on my savings?</b>                              | ✓  | ×  |
| <b>Are the savings tax-free?</b><br><i>In most states</i>               | ✓  | ✓  |
| <b>Do I keep the money if I leave the company?</b>                      | ✓  | ×  |
| <b>Can I also have a Flexible Spending Account (FSA)?</b>               | !<br>Dependent Care FSA only   | N/A  |

# Health Savings Account



A Health Savings Account (HSA) is a savings account that belongs to you that is paired with the Bronze HSA Plan and Silver HSA Plan. It allows you to make tax-free contributions that you can use to pay for current and future medical expenses for you and your dependents.



## Start It

- Contributions to an HSA are tax-free for you.
- The HDHP costs less than other plans so the money you save on premiums can be put into your HSA. This helps you save money on taxes and gives you more flexibility and control over your health care dollars.



## Build It

- All of the money in your HSA is yours even if you leave your job, change plans or retire.
- In 2025, the total of your contributions In 2025, your contribution can be up to \$4,300 for individual coverage and \$8,500 for family coverage. If you are age 55 or older, you can contribute an additional \$1,000 per year. Can be up to \$4,300 for individual coverage and \$8,550 for family coverage. If you are age 55 or older, you can contribute an additional \$1,000 per year.



## Use It

- You can withdraw your money tax-free at any time, as long as you use it for qualified expenses (a list can be found on [www.irs.gov](http://www.irs.gov)).
- You can also save this money and hold onto it for future eligible health care expenses.



## Grow It

- Unused money in your HSA will roll over, earn interest and grow tax-free over time.
- You decide how to use the HSA money, including whether to save it or spend it for eligible expenses. When your balance is large enough, you can invest it – tax-free.

## Eligibility details

- You cannot have an HSA if you are enrolled in any other health coverage or Medicare, or claimed a dependent on someone else's tax return.
- You cannot participate in the Health Care Flexible Spending Account (FSA) if you have an HSA. Your spouse/domestic partner also cannot have a Health Care FSA.



# Flexible Spending Accounts

A Flexible Spending Account (FSA) helps you pay for health care or dependent care costs using tax-free dollars. Your contribution is deducted from your paycheck on a pretax basis and put into the FSA. When you incur expenses, you can access the funds in your account to pay for *eligible* expenses.

This chart shows the eligible expenses for each FSA and how much you can contribute each year. Each of these options reduces your taxable income.

| Account type       | Eligible expenses  | Annual contribution limits   |
|--------------------|--|--|
| Health Care FSA    | Most medical, dental and vision care expenses that are not covered by your health plan, such as copays, coinsurance, deductibles, eyeglasses, orthodontia and prescriptions. | Maximum contribution is \$3,300 per year.<br>You cannot enroll if you are enrolled in the Silver HSA or Bronze HSA Plans.<br>Funds are deducted throughout the year, but all funds are available on January 1. |
| Dependent Care FSA | Dependent care expenses including day care, after school programs for children under age 13 or elder care programs so you can work or attend school full-time.               | Maximum contribution is \$5,000 per year (\$2,500 if married and filing separate tax returns).   |



## Important information about FSAs

- Your FSA elections are effective from January 1 through December 31.
- Claims for reimbursement must be submitted by March 31 of the following year.
- The Health Care FSA allows you to carry over \$640 in unused funds to the following plan year.
- Please plan your contributions carefully. Any unused money remaining in your account(s) will be forfeited. This is known as the “use it or lose it” rule and it is governed by Internal Revenue Service regulations.
- FSA elections do not automatically continue from year to year; you must actively enroll each year.
- You can only change your FSA contribution amount if you experience a qualified status change.
- The FSA plans are not interchangeable. You must enroll in each separately and funds are non-transferable.

# Dental Plan



It's important to have regular dental exams and cleanings so problems are detected before they become painful – and expensive. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and is an important part of maintaining your overall health. We offer three dental plans through Guardian.

| Plan Provisions   | Base                          |                | Buy-Up without Orthodontia    |                | Buy-Up with Orthodontia                                 |                |
|---|-------------------------------|----------------|-------------------------------|----------------|---|----------------|
|   | In-Network                    | Out-of-Network | In-Network                    | Out-of-Network | In-Network  | Out-of-Network |
| <b>Annual Deductible</b><br>(Individual/Family)                               | \$50/\$150                    |                | \$50/\$150                    |                | \$50/\$150  |                |
| <b>Annual Maximum</b><br>(per Individual)                                     | \$1,000 plus maximum rollover |                | \$1,500 plus maximum rollover |                | \$2,000 plus maximum rollover                           |                |
| <b>Diagnostic and Preventive Services</b><br>(e.g., X-rays, cleanings, exams) | Covered at 100%               |                | Covered at 100%               |                | Covered at 100%   |                |
| <b>Basic and Restorative Services</b> (e.g., fillings)                        | 20%*                          | 20%*           | 20%*                          | 20%*           | 20%*  | 20%*           |
| <b>Major Services</b><br>(e.g., dentures, crowns, bridges)                    | 50%*                          | 50%*           | 50%*                          | 50%*           | 50%*  | 50%*           |
| <b>Orthodontia</b><br>(children up to age 19)                                 | N/A                           |                |                               |                | 50%, up to a lifetime maximum of \$3,000 per individual |                |

\*After deductible

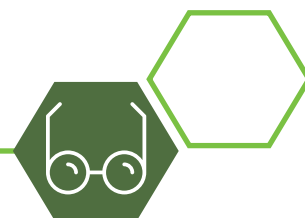
Note: All percentages shown here represent the employee's payment responsibility.

## Get the most from your dental plans

- **Stay in-network** – While you have the option of choosing any provider, you save money when you use in-network dentists. When using an out-of-network dental provider, you pay more because the provider has not agreed to charge you a negotiated rate.
- **Free annual check-up** – Use free preventive care to keep your mouth and gums healthy all year long.
- **Use your FSA or HSA funds** – Help pay for eligible out-of-pocket dental expenses.
- 2 cleanings are covered per year and must be at least 6 months apart.



# Vision Plan



The vision plan provides coverage for routine eye exams and pays for all or a portion of the cost of glasses or contact lenses. You can choose any provider; however, you always save money if you see in-network providers. We offer two vision plans through Guardian.

| Plan Provisions   | VSP  |  | Davis Vision   |  |
|---|--|--|--|--|
|   | In-Network   | Out-of-Network                         | In-Network   | Out-of-Network                         |
| <b>Exam</b>   | \$10 copay   | Up to \$39                             | \$10 copay   | Up to \$60                             |
| <b>Frames</b>   | \$150 allowance, then 20% discount over \$150  | Up to \$46                             | \$130 allowance, then 20% discount over \$130  | Up to \$48                             |
| <b>Lenses</b> <ul style="list-style-type: none"> <li>• Single vision</li> <li>• Bifocal</li> <li>• Trifocal</li> </ul>                  | \$25 copay   | Up to \$23<br>Up to \$37<br>Up to \$49 | \$25 copay   | Up to \$48<br>Up to \$67<br>Up to \$86 |
| <b>Contact Lenses</b><br>(Medically necessary)  | Copay applies  | Up to \$120                            | Covered in full with prior approval. Copay does not apply.                                   | Up to \$105                            |
| <b>Elective Contact Lenses</b><br>(in lieu of glasses)  | \$150 allowance  | Up to \$120                            | \$130 allowance, then 15% discount over \$130  | Up to \$105                            |
| <b>Frequency</b> <ul style="list-style-type: none"> <li>• Exam</li> <li>• Lenses</li> <li>• Frames</li> <li>• Contact lenses</li> </ul> | Once every 12 months<br>Once every 12 months<br>Once every 24 months<br>Once every 12 months |  | Once every 12 months<br>Once every 12 months<br>Once every 24 months<br>Once every 12 months |  |

## Pay for vision expenses tax-free

Use your **FSA or HSA** to pay for your exam copay and eyeglasses or contacts.

# Life Insurance and Disability



## Life and AD&D insurance

Applegreen provides basic life insurance for associates and offers voluntary insurance options for associates and their dependents through MetLife.

### Basic life insurance

- Life insurance is an important part of your financial wellbeing, especially if others depend on you for support.
- Applegreen provides basic life insurance through MetLife to all eligible associates at **no cost** equal to one time your base annual earnings, up to a maximum of \$125,000.
- Coverage is automatic; you do not need to enroll.

### Voluntary life insurance

- You may choose to purchase additional life and AD&D coverage through MetLife for yourself and your dependents at affordable group rates.
- Rates are based on age and the coverage level chosen.

#### Voluntary life and AD&D insurance for you

##### Voluntary life

- One to seven times your base annual earnings
- Up to a \$1,000,000 maximum
- Guaranteed issue: The lesser of 3x Base Annual Earnings or \$300,000

##### AD&D

- Minimum benefit of \$50,000
- \$50,000 increments to a max of the lesser of 10 times your pay or \$500,000

#### Voluntary life and AD&D insurance for your dependents

##### Spouse/Domestic Partner

- Increments of \$10,000 (not to exceed 50% of your voluntary life and AD&D coverage)
- Up to a \$250,000 maximum
- Guaranteed issue: up to \$25,000

##### AD&D

- Eligible for 50% of associate life insurance coverage
- Spouse and eligible child(ren): Spouse - 40% of associate life insurance amount; Each child - 10% of associate life insurance coverage

##### Child(ren)

- \$10,000 per child
- Covered from birth
- Must be added within 31 days of birth

##### AD&D

- 15% of associate life insurance coverage

## Protect your loved ones

- **Affordable supplemental coverage** – Take advantage of the group rates offered to get the best deal on your coverage. Investing in insurance gives you peace of mind and the financial protection for yourself and your loved ones.
- **Be sure to designate your beneficiary** – You must choose a beneficiary for life and AD&D insurance. Keep your beneficiaries up-to-date in ADP.

## Disability insurance

Disability insurance through MetLife provides income replacement should you become disabled and unable to work due to a non-work-related illness or injury.

Applegreen offers disability coverage to eligible associates as shown below.

| Coverage                     | Benefit  |
|------------------------------|--|
| <b>Short-Term Disability</b> | <ul style="list-style-type: none"> <li>• Full-time hourly associates: Premium split 50/50 (associate/Applegreen)</li> <li>• Full-time salary associates: 100% premium paid by associate</li> <li>• Coverage is 60% of your base pay, to a maximum of \$3,462 per week for the first 25 weeks of a disability after the seven-day waiting period.</li> </ul>              |
| <b>Long-Term Disability</b>  | <ul style="list-style-type: none"> <li>• Full-time hourly and salary associates: Full premium paid by associates</li> <li>• Coverage is 60% of the first \$25,000 of your pre-disability earnings, to a maximum of \$15,000 per month if you are disabled and unable to work for the greater of the Short Term Disability Maximum Benefit Period or 180 days.</li> </ul> |

During your initial eligibility period, you can receive coverage up to the guaranteed issue amounts without providing Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance Carrier.

# Voluntary Plans



Round out your coverage with benefits that offer financial protection and assistance with all areas of your life.

## Accident insurance

Provides benefits to help cover the costs associated with unexpected bills due to covered accidents, regardless of any other insurance you have.

If you purchase coverage and are hurt in a covered accident, you will receive a cash benefit for covered injuries that you may spend as you like.

### Examples of covered injuries:

- Broken bones
- Burns
- Concussions
- Cuts repaired by stitches
- Eye injuries
- Ruptured discs
- Torn ligaments

## Critical illness insurance

Provides cash to help pay for both medical expenses not covered by your medical plan as well as day-to-day expenses that may start to add up – like rent, mortgage, car payments, etc. – while you are ill.

If you are diagnosed with a covered illness, you get a lump-sum cash benefit, even if you receive other insurance benefits.

### Examples of covered illnesses:

- Cancer
- Coronary artery bypass graft surgery
- End-stage renal (kidney) failure

## Hospital indemnity insurance

Hospital indemnity insurance provides a fixed lump-sum payment that can help cover hospital expenses not covered by insurance, or to pay for expenses while you, your spouse/domestic partner, and/or dependents are in the hospital.

**Please note:** Accident and Critical Illness benefits are voluntary plans through American Public Life (APL). Please contact APL for further details regarding these plan designs.

# Voluntary Plans (continued)



## Legal plan

The legal plan through LegalShield provides legal representation for you, your spouse/domestic partner, and your dependents at a price that won't break your budget. You can receive legal advice and fully covered legal services for a wide range of personal legal matters from a network-participating plan attorney. Services provided through the plan include:

- Court appearances
- Debt collection defense
- Document review and preparation
- Family law
- Real estate matters
- Will preparation

When you use a plan attorney for covered services, there is no waiting period, limits on usage, deductibles or copays. The plan is available at a low monthly group rate, which you can pay through automatic payroll deductions.

## Cancer insurance

If you or a family member are diagnosed with cancer, APL's cancer insurance may help cover the costs associated with the detection and treatment of cancer and help you be more financially prepared. You can choose the benefit options that best protect you and your family, receive treatment for a covered benefit, and file your claim online or mail it in. Examples of covered benefits include:

- Radiation therapy
- Chemotherapy
- Immunotherapy
- Experimental treatments
- Surgical and anesthesia

Benefits are offered to full-time benefits eligible associates.

## Identity theft protection

Protecting your personal information has become a major concern. Identity theft coverage through IDShield is designed to protect your identity and assets through identity, credit and social media monitoring.

- Identity consultation and advice
- Dedicated licensed private investigators
- \$1,000,000 protection policy
- Unlimited service guarantee
- Username/Password combination, monitoring — Only Available with IDShield!
- Child monitoring (family plan only)
- And more!

This plan is available at a low monthly group rate, which you can pay through automatic payroll deductions.

## Pet insurance

You can purchase health insurance, administered by AskVet, for your dog, cat, bird or other animals. Like a regular health insurance plan, a pet insurance policy can help you plan for your pet's health care – and offset costs for routine care and unexpected illness or injury. Your premium is based on your pet's species, age, the benefits coverage you select and where you live. For more information, to get a quote or enroll, visit [www.wishboneinsurance.com/applegreen](http://www.wishboneinsurance.com/applegreen).

## Gen Digital, Inc. benefit plans

Applegreen provides you the opportunity to enroll in Gen Digital, Inc.'s (formerly known as Norton LifeLock) benefit plans. These plans, the Benefit Essential and Benefit Premier plans, offer benefits such as:

- Identity Verification Monitoring
- Dark Web Monitoring
- USPS Address Change Verification
- Bank and Credit Card Activity Alerts
- Device Security
- Parental Controls
- Online Privacy (VPN, Privacy Monitor, SafeCam)

For more information or to set up your account, go to [www.norton.com/benefitplans](http://www.norton.com/benefitplans).



# Additional Benefits



## Employee Assistance Program

Life is filled with change and uncertainty. The responsibilities and demands on our time can be overwhelming. Our Employee Assistance Program (EAP) is here to help you and your family members with life's challenges.

The EAP, administered by TELUS Health, provides 24/7 confidential support, resources and information for you and your dependents.

- **Childcare and eldercare assistance:** Needs assessment along with referrals to childcare and eldercare providers.
- **Daily living services:** Referrals to help with event planning, transportation services, pet services and more.
- **Financial services:** Budgeting, credit and financial guidance, retirement planning and assistance with tax issues.
- **Identity theft recovery services:** Information on identity theft prevention, an identity theft emergency response kit and help if you are victimized.
- **Legal services:** Consultations for issues relating to civil, consumer, personal and family law, financial matters, business law, real estate, estate planning and more.
- **LGBTQ+ resources:** LGBTQ+ friendly therapists, support groups and educational materials for people of all ages.

Confidential assistance is available any time.  
800-433-7916 or visit [www.login.lifeworks.com](http://www.login.lifeworks.com)  
(Username: applegreen and Password: lifeworks).

## Shoes for Crews

Applegreen requires all full-time and part-time associates to wear slip resistant shoes while working at our site properties to protect them from exposure to slip and fall hazards and the risk of injury. Eligible shoes purchased through the Shoes for Crews program can be purchased with our easy payment, payroll deduction option (of three payrolls). Slip resistant shoes are defined as closed toe, closed heel, rubber soled shoes and no sneakers. Associates are NOT required to purchase shoes solely from our designated vendor and may purchase shoes on their own. Visit Shoes for Crews at [www.shoesforcrews.com/Applegreen](http://www.shoesforcrews.com/Applegreen).

## Payactiv

As a valued associate, you can get your pay when you need it with our Earned Wage Access (EWA) - Paycheck On-Demand benefit. Work your shift, and we'll make a portion of that money available, giving you more control over when and how you want to use it. The funds you access simply get deducted from your next paycheck. To get started, download the Payactiv App. To sign up, you will need your phone number, name, employer, and employee ID. Learn more at [www.payactiv.com](http://www.payactiv.com).

## Term life insurance

Term life insurance helps provide peace of mind and financial security for the people who matter to you, with flexibility to update coverage at each stage of life. Rates start at \$0.31 per thousand per month.

This benefit is offered through American Public Life (APL) for part-time employees only. Participants will be billed directly through APL. Please contact APL if you have any questions or would like to enroll.

# 401(k) Retirement Savings Plan



Whether retirement is way down the road or just around the corner, it's important to have savings goals and specific investment objectives. To help you meet your goals and objectives, we offer a 401(k) Retirement Savings Plan, administered by Fidelity, with multiple investment options and a company match.

## Associate Contributions

- You can contribute up to \$23,000 in 2024 (subject to change by the IRS), and if you are age 50 or older, you may contribute up to an additional \$7,500 as a "catch-up" contribution.
- Contributions may be made on a pretax or Roth after-tax basis.

## Employer Contributions

- Applegreen will match 100% of the first 3% of your eligible compensation contributed to the plan and 50% of the next 2% of the eligible compensation contributed to the plan.

## Eligibility

- Associates age 18 or older are eligible to contribute to the 401(k) plan on the first of the month following 60 days of employment.

## Vesting

Vesting refers to your ownership of the money in your 401(k).

- You will be 100% vested in the company match when it's contributed.
- You are always 100% vested in your contributions to the plan.

## More information

- Once eligible, you can enroll in the plan and make changes to your contributions at any time.
- Fidelity has many different investment options for you to choose from, along with tools and resources you can use to determine which options best meet your investment objectives.

For additional details about the 401(k) Retirement Savings Plan or to enroll or change your contribution rates or investment elections, visit [www.401k.com](http://www.401k.com) or call 800-294-4015.





# Benefit Costs

Your bi-weekly payroll contributions for medical, dental and vision benefits are shown here.

| Medical                                 | Bronza HSA | Silver HSA | Gold     | Basic FlexWork Plan |
|---|------------|------------|----------|---------------------|
| Associate Only                          | \$45.00    | \$106.92   | \$260.75 | \$9.59              |
| Associate + Spouse/<br>Domestic Partner | \$147.89   | \$274.51   | \$588.94 | \$12.51             |
| Associate + Child(ren)                  | \$118.99   | \$222.16   | \$477.35 | \$13.49             |
| Family                                  | \$214.14   | \$393.59   | \$839.23 | \$15.43             |

| Dental                                  | Base    | Buy-Up without Ortho | Buy-Up with Ortho |
|---|---------|----------------------|-------------------|
| Associate Only                          | \$8.43  | \$9.32               | \$10.81           |
| Associate + Spouse/<br>Domestic Partner | \$16.09 | \$17.76              | \$20.60           |
| Associate + Child(ren)                  | \$18.08 | \$22.14              | \$33.42           |
| Family                                  | \$27.22 | \$32.67              | \$46.68           |

| Vision                                  | VSP    | Davis Vision |
|---|--------|--------------|
| Associate Only                          | \$2.47 | \$2.47       |
| Associate + Spouse/<br>Domestic Partner | \$5.07 | \$5.07       |
| Associate + Child(ren)                  | \$4.23 | \$4.23       |
| Family                                  | \$6.97 | \$6.97       |



# Benefit Costs (continued)



Your monthly payroll contributions for voluntary life and AD&D are shown below.

| Voluntary Life Insurance | Monthly Cost per \$1,000 of Coverage |                         |
|--------------------------|--------------------------------------|-------------------------|
| Age                      | Associate                            | Spouse/Domestic Partner |
| >25                      | \$0.031                              | \$0.046                 |
| 25 – 29                  | \$0.034                              | \$0.052                 |
| 30 – 34                  | \$0.041                              | \$0.063                 |
| 35 – 39                  | \$0.053                              | \$0.081                 |
| 40 – 44                  | \$0.071                              | \$0.109                 |
| 45 – 49                  | \$0.121                              | \$0.185                 |
| 50 – 54                  | \$0.188                              | \$0.287                 |
| 55 – 59                  | \$0.342                              | \$0.522                 |
| 60 – 64                  | \$0.477                              | \$0.727                 |
| 65 – 69                  | \$0.848                              | \$1.293                 |
| 70+                      | \$1.595                              | \$2.433                 |
| Cost for your Child(ren) | \$0.185                              |                         |

| Voluntary AD&D Insurance | Monthly Cost per \$1,000 of Coverage |
|--------------------------|--------------------------------------|
| Employees                | \$0.025                              |
| Family                   | \$0.035                              |

For Accident, Critical Illness, and Hospital Indemnity insurance rates, please contact APL.



# Helpful Benefit Terms



- **Brand preferred drugs** – A drug with a patent and trademark name that is considered “preferred” because it’s safe and effective and usually less expensive than other brand-name options.
- **Brand non-preferred drugs** – A drug with a patent and trademark name that is “not preferred” because it’s usually more expensive than other generic and brand preferred options.
- **Calendar year maximum** – The maximum benefit amount paid each year for each family member enrolled in the dental plan.
- **Coinurance** – The sharing of cost between you and the plan. For example, 80% coinsurance means the plan covers 80% of the cost of service after a deductible is met. You will be responsible for the remaining 20% of the cost.
- **Copay** – A fixed amount (for example \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of service.
- **Deductible** – The amount you have to pay for covered services each year before your health plan begins to pay.
- **Dental Maximum Rollover** – Allows you to carry over unused benefits from your dental insurance plan to the next year.
- **Elimination period** – The time period between the beginning of an injury or illness and receiving benefit payments from the insurer.
- **Evidence of Insurability (EOI)** – EOI is documentation or declaration of good health requested by the insurance company in order for the enrollee to obtain coverage.
- **Flexible Spending Accounts (FSA)** – FSAs allow you to pay for eligible health care and dependent care expenses using tax-free dollars. The money in the account is subject to the “use it or lose it” rule which means you must spend the money in the account before the end of the plan year.
- **Generic drugs** – A drug that is equivalent to brand-name drugs in use, dose, strength, quality and performance, but is not trademarked.
- **Guaranteed issue** – Guaranteed issue refers to coverage that is offered to all eligible enrollees regardless of their health status.
- **Health Savings Account (HSA)** – An HSA is a personal savings account for those enrolled in a High Deductible Health Plan (HDHP). You may use your HSA to pay for qualified medical expenses such as doctor’s office visits, hospital care, prescription drugs, dental care and vision care. You can use the money in your HSA to pay for qualified medical expenses now, or in the future, for your expenses and those of your dependents, even if they are not covered by the HDHP.
- **High Deductible Health Plan (HDHP)** – A qualified High Deductible Health Plan (HDHP) is defined by the Internal Revenue Service (IRS) as a plan with a minimum annual deductible and a maximum out-of-pocket limit. These minimums and maximums are determined annually and are subject to change.
- **In-network** – A designated list of health care providers (doctors, dentists, etc.) with whom the insurance provider has negotiated special rates. Using in-network providers lowers the cost of services for you and the company.
- **Inpatient** – Services provided to an individual during an overnight hospital stay.
- **Mail order pharmacy** – Mail order pharmacies generally provide a 90-day supply of a prescription medication for the same cost as a 60-day supply at a retail pharmacy. Plus, mail order pharmacies offer the convenience of shipping directly to your door.
- **Out-of-network** – Providers that are not in the plan’s network and who have not negotiated discounted rates. The cost of services provided by out-of-network providers is much higher for you and the company. Higher deductibles and coinsurance will apply.
- **Out-of-pocket maximum** – The maximum amount you and your family must pay for eligible expenses each plan year. Once your expenses reach the out-of-pocket maximum, the plan pays benefits at 100% of eligible expenses for the remainder of the year. Your annual deductible is included in your out-of-pocket maximum.
- **Outpatient** – Services provided to an individual at a hospital facility without an overnight hospital stay.
- **Pre-existing condition** – A health condition that an individual was treated for, or got medical advice from a doctor about, prior to when they applied for health or life insurance. This can also apply if a person had existing symptoms that would cause them to seek treatment.
- **Primary Care Provider (PCP)** – A doctor (generally a family or internal medicine practitioner or pediatrician) who provides ongoing medical care. A primary care physician treats a wide variety of health-related conditions.
- **Reasonable & Customary Charges (R&C)** – Prevailing market rates for services provided by health care professionals within a certain area for certain procedures. Reasonable and Customary rates may apply to out-of-network charges.
- **Specialist** – A provider who has specialized training in a particular branch of medicine (e.g., a surgeon, cardiologist or neurologist).
- **Specialty drugs** – A drug that requires special handling, administration or monitoring. Most can only be filled by a specialty pharmacy and have additional required approvals.

## Benefit acronyms

**ACA** – Affordable Care Act

**AD&D** – Accidental Death & Dismemberment

**FSA** – Flexible Spending Account

**HDHP** – High Deductible Health Plan

**HSA** – Health Savings Account

**LTD** – Long-Term Disability

**PPO** – Preferred Provider Organization

**STD** – Short-Term Disability

# Contact Information



| Coverage                                 | Carrier/Contact                                       | Phone  | Website/Email   |
|--|---|--|---|
| <b>Medical</b>                           | UnitedHealthcare                                      | 855-819-0925                                 | <a href="http://www.myuhc.com">www.myuhc.com</a><br><a href="http://www.myuhc.com/applegreen">www.myuhc.com/applegreen</a><br>(plan comparisons)<br><a href="https://www.whyuhc.com/applegreen">https://www.whyuhc.com/applegreen</a> |
| <b>Pharmacy</b>                          | Optum Rx  | 844-775-7416                                 | <a href="http://www.optumrx.com">www.optumrx.com</a>  |
| <b>Dental</b>                            | Guardian  | 800-627-4200                                 | <a href="http://www.guardianlife.com">www.guardianlife.com</a>  |
| <b>Vision</b>                            | Guardian  | 800-627-4200                                 | <a href="http://www.guardianlife.com">www.guardianlife.com</a>  |
| <b>Health Savings Account</b>            | Optum Bank  | 1-800-791-9361                               |   |
| <b>Flexible Spending Accounts</b>        | UnitedHealthcare                                      | 1-844-210-5456                               |   |
| <b>Life and AD&amp;D Insurance</b>       | MetLife<br>Life Claims Unit<br>Disability Claims Unit | 800-275-4638<br>800-638-6420<br>800-300-4296 | <a href="http://www.metlife.com">www.metlife.com</a>  |
| <b>Disability</b>                        | MetLife<br>Life Claims Unit<br>Disability Claims Unit | 800-275-4638<br>800-638-6420<br>800-300-4296 | <a href="http://www.metlife.com">www.metlife.com</a>  |
| <b>Cancer Plan</b>                       | American Public Life (APL)                            | 800-256-8606                                 | <a href="http://www.enrollag.com">www.enrollag.com</a><br><a href="http://www.ampublic.com">www.ampublic.com</a>  |
| <b>Accident Insurance</b>                | American Public Life (APL)                            | 800-256-8606                                 | <a href="http://www.enrollag.com">www.enrollag.com</a><br><a href="http://www.ampublic.com">www.ampublic.com</a>  |
| <b>Critical Illness Insurance</b>        | American Public Life (APL)                            | 800-256-8606                                 | <a href="http://www.enrollag.com">www.enrollag.com</a><br><a href="http://www.ampublic.com">www.ampublic.com</a>  |
| <b>Hospital Indemnity Insurance</b>      | American Public Life (APL)                            | 800-256-8606                                 | <a href="http://www.enrollag.com">www.enrollag.com</a><br><a href="http://www.ampublic.com">www.ampublic.com</a>  |
| <b>Gen Digital ID Theft</b>              | Gen Digital, Inc.<br>Concierge<br>24/7 Emergency      | 800-607-9174<br>800-543-3562                 | <a href="http://www.norton.com/benefitplans">www.norton.com/benefitplans</a>  |
| <b>Pet Insurance</b>                     | Wishbone  | 800-891-2565                                 | <a href="http://www.wishboneinsurance.com/applegreen">www.wishboneinsurance.com/applegreen</a><br><a href="mailto:info@petbenefits.com">info@petbenefits.com</a>  |
| <b>Legal Plan</b>                        | LegalShield   | 646-281-5519                                 | <a href="http://www.legalshield.com">www.legalshield.com</a>  |
| <b>Identity Theft Protection</b>         | IDShield  | 646-281-5519                                 | <a href="http://www.idshield.com">www.idshield.com</a>  |
| <b>Non-slip Shoes</b>                    | Shoes for Crews                                       | 540-293-4695                                 | <a href="http://www.shoesforcrews.com/applegreen">www.shoesforcrews.com/applegreen</a>  |
| <b>Employee Assistance Program (EAP)</b> | TELUS Health  | 800-433-7916                                 | <a href="http://www.login.lifeworks.com">www.login.lifeworks.com</a><br>Username: applegreen<br>Password: lifeworks   |
| <b>401(k) Retirement Savings Plan</b>    | Fidelity Participant Services                         | 800-835-5095                                 | <a href="http://www.401k.com">www.401k.com</a>  |
| <b>Pre-enrollment Assistance</b>         | Fidelity of Texas                                     | 833-877-2408                                 | <a href="http://www.enrollag.com">www.enrollag.com</a>  |
| <b>Post-enrollment Assistance</b>        | Applegreen Benefits Team                              |  | <a href="mailto:benefitsus@applegreen.com">benefitsus@applegreen.com</a>  |



## About this Guide

This benefit summary provides selected highlights of the Applegreen benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. Applegreen reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.