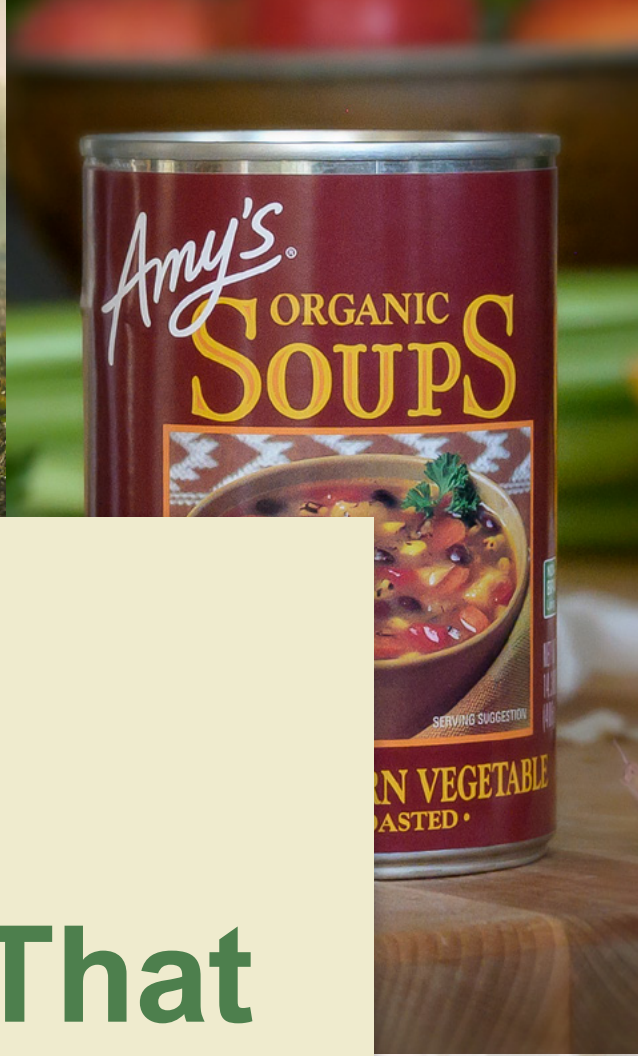




Amy's®

Benefits That Nourish You

2027 BENEFIT GUIDE



What's Inside

- 2 Welcome to Your 2027 Benefits!
- 4 Eligibility
- 5 Enrolling
- 5 Making Changes During the Year
- 6 Your Benefits Partner
- 7 Terms & Definitions
- 7 Where to Go for Care
- 8 How to Pick Your Medical Plan
- 9 Medical Plan Options
- 10 Annual Exam Program
- 11 Prescription
- 12 HDHP + HSA Plan
- 12 Health Savings Account (HSA)
- 14 Dental
- 14 Vision
- 15 Flexible Spending Account (FSA)
- 16 Behavioral & Mental Health
- 17 Retirement
- 18 Financial Coaching
- 19 Life & Accidental Death and Dismemberment
- 20 Disability
- 21 Voluntary Benefits
- 23 Time Away
- 23 Additional Perks
- 24 Contacts & Resources



This guide only provides highlights of the benefits offered at Amy's. If there are inconsistencies between this document and the legal plan documents, the legal plan documents will govern. Amy's may modify, amend, or terminate any of the company-sponsored benefit plans offered at any time, with or without notice. This document does not serve as a contract or offer of employment.

Please be aware that because of the Affordable Care Act (ACA), all Americans must have health insurance. If you do not have medical coverage that meets the Minimum Essential Coverage requirements under the ACA, through your spouse/ domestic partner or another source, we encourage you to enroll in the company health plan or through the Marketplace Exchange. Please contact your local People Department for more information or go to healthcare.gov.



Welcome to Your 2027 Benefits!

This guide highlights the benefits available to support you and your family from health and wellness coverage to financial protection and helpful extras. As you look through the pages ahead, consider options that can make life a little easier and support your well-being.



IMPORTANT LEGAL NOTICES

All the official fine print documents are waiting for you online. Scan the QR code to browse them anytime.





Benefits on Us!

These benefits are available to all eligible employees at **no cost to you.**

- Your Benefits Partner with TouchCare
- Amy's Behavioral and Mental Health with Modern Health (more than an Employee Assistance Program)
- HSA Employer Contribution (when enrolled in the HDHP + HSA medical plan)
- Critical Illness and Hospital Indemnity Insurance (when enrolled in the HDHP + HSA medical plan)
- 401(k) Employer Match (after 12 months employment & 1,000 hours of service)
- Financial Coaching with Morrow
- Basic Life and Accidental Death & Dismemberment (AD&D)
- Short-Term Disability (STD)
- Long-Term Disability (LTD)
- Amy's Employee Discount Programs
- Education Assistance Program
- Travel Assistance Program



WANT MORE DETAILS?

Visit amysbenefits.com for more plan information.

NEED HELP?

Employee Service Center

(English & Español)

Call/Text: **541-414-6131**

employeehelp@amys.com



Eligibility

Who Is Eligible for Coverage?

You

Regular employees scheduled to work 24 or more hours per week are eligible for benefits.

You will be provided the opportunity to make your benefit elections as of your date of hire with Amy's. The waiting period for the start date of benefit plans/programs varies as detailed in the table below. Once you enroll in benefits, most elections are active for the remainder of the Amy's plan year (through December 31), unless you experience a Qualifying Life Event (QLE). See [page 5](#) for more information about QLEs.

Your Dependents

The following dependents are also eligible:

- Your legal spouse or domestic partner
- Your children up to age 26
- Any dependent child over the age of 26 who is incapable of self-support, if they were enrolled prior to age 26

When Coverage Begins

Different plans have different start dates. Review this timeline to see what you have access to, and when!

Date of Hire	First of the Month Following 45 Days of Employment	First of the Month Following 6 Months of Employment	12 Months from Date of Hire
✓ 401(k) plan ✓ Behavioral and Mental Health Benefits ✓ Financial Coaching ✓ Travel Assistance ✓ Pet Insurance ✓ TouchCare	✓ Medical ✓ Dental ✓ Vision ✓ Flexible Spending Account ✓ Health Savings Account ✓ Life and AD&D ✓ Voluntary Benefits	✓ Short-Term Disability ✓ Long-Term Disability	✓ 401(k) Employer Match ✓ Scholarship Program

When Coverage Ends

If you leave the company or your employment status goes below 24 hours per week, your medical, dental, and vision coverage ends on the last day of the month. Life, Disability, and the FSA end on your day of separation or reduction of hours.

Enrolling

The benefit choices you make when you first become eligible will remain in place for the rest of the plan year (calendar year). Take some time to review your options and select the coverage that best meets your needs.

When to Enroll

Within 30 Days of Your Eligibility Your first chance to choose coverage.	During Annual Open Enrollment Once a year. Benefits effective January 1.	Within 30 Days of a Major Life Changes Qualifying Life Event (QLE)
--	---	--

How to Enroll

1	Log in to UKG Benefits Administration Or go to amysbenefits.com/eligibility-enrolling-making-changes and click <i>Enroll Now</i> .
2	Review Your Current Elections Check your existing benefit selections to determine if you want to keep or change coverage.
3	Select or Waive Benefits Choose the plans that best fit your needs or waive coverage if you do not wish to enroll.
4	Add Dependents and Beneficiaries If applicable, add eligible dependents and always designate beneficiaries for benefits such as life insurance.
5	Confirm & Submit Your Elections Review selections carefully. Questions? Contact the Employee Service Center at 541-414-6131 or employeehelp@amys.com .

Making Changes During the Year



Scan the QR code to log in to UKG Benefits Administration to request a change.

Because of IRS regulations, you may only make changes to your benefits under the following circumstances:

- 1. If you have a Qualifying Life Event (QLE):** This includes a change in the number of your dependents (due to marriage/divorce, birth/adoption of a child), a loss of coverage, or change in another group plan. You have 30 days from the date of the event to request a change to your benefits.
- 2. During the annual Open Enrollment period:** This happens every year in late October to early November. Changes made during this time take effect on January 1 and last through December 31, unless you have a QLE during the year.

NOTE: Voluntary benefits can be removed at any time during the year.

Life Event	Action
New child: Birth, adoption, or legal placement	+
Relationship changes: Marriage, divorce, legal separation	+ -
Death: Passing of dependent	-
Employment status change: Shift in role, hours, or work arrangement	
Other health coverage changes: Gain or loss of coverage from another health plan	+ -
Medicaid/Medicare eligibility: Gain or loss of access	



ADDING A FAMILY MEMBER?

You'll need to provide documents that prove they're eligible. Scan the QR code to see a list of acceptable documents.



Your Benefits Partner

TouchCare | touchcare.com/ask

Health benefits can be confusing, but you don't have to figure them out alone. TouchCare is a free, confidential healthcare advocacy service that helps you understand your Amy's benefits and choose the coverage that's right for you and your family. Their expert Personal Health Assistants can review your doctors, prescriptions, and expected healthcare needs so you can enroll with confidence. Plus, they continue to support you in getting the most from your coverage anytime questions come up.

TouchCare Can Help You

Compare Options

Compare your benefit options and choose the coverage that fits your needs.

Review Plans

Review current doctors, prescriptions, and upcoming care before you enroll.

Find Providers

Find in-network providers and estimated costs for various healthcare services.

Understand Bills

Understand your medical bills, what charges are for, and resolve billing issues.

Schedule Care

Schedule doctor's appointments and answer benefit or insurance questions.

Maximize Benefits

Learn how to use your coverage and get the most value from your plans.

TOUCHCARE ON THE GO!

For helpful resources, webinars, and educational content, visit touchcare.com/member-resources. You can also follow TouchCare on social media for tips, updates, and member resources.

Terms & Definitions

Coinsurance: Your share of the cost for care, shown as a percentage. You pay this after meeting your deductible, until you reach your out-of-pocket maximum.

Copay: A set amount you may pay for care, like a doctor's visit or prescription.

Deductible: The amount you pay each year before your plan starts to help pay for care. Some services, like preventive care, are covered right away.

Evidence of Insurability: You may need to answer health questions to qualify for certain coverage, like life or disability coverage, when you enroll late or elect higher coverage amounts.

Exclusive Provider Organization: An EPO gives you access to a network of doctors and facilities at predictable low costs. You must use in-network providers for your care, except in an emergency.

Guaranteed Issue: You can be approved for certain coverage without answering health questions.

High Deductible Health Plan: An HDHP typically costs less from your paycheck, but you pay the full cost of most care until you meet your deductible. This plan is eligible to open a Health Savings Account (HSA) to pay for qualified medical expenses.

In-Network Care: Care from doctors and hospitals in your plan's network. This costs less than out-of-network services.

Out-of-Network Care: Care from doctors and hospitals not in your plan's network. This costs more and you may be balance billed, which is when a provider bills you for the difference between what they charge and what your plan pays.

Out-of-Pocket Maximum: The most you will pay in a year for covered care. After you reach this amount, your plan pays 100%.

Premium: The cost of your plan. You pay part of it through your paycheck, and your employer pays the rest.

Benefit Acronyms

- AD&D**
Accidental Death & Dismemberment
- EAP**
Employee Assistance Program
- EOI**
Evidence of Insurability
- EPO**
Exclusive Provider Organization
- FSA**
Flexible Spending Account
- GI**
Guaranteed Issue
- HDHP**
High Deductible Health Plan
- HSA**
Health Savings Account
- LTD**
Long-Term Disability
- OOPM**
Out-of-Pocket Maximum
- PPO**
Preferred Provider Organization
- QLE**
Qualifying Life Event
- STD**
Short-Term Disability

TAKE CARE

Want more information on the benefits terminology? Watch this brief **video** for tips!



Where to Go for Care

Knowing where to go for care can save you time, money, and hassle. **Save the Emergency Room for emergencies.**

 Telehealth	 Primary Care Provider	 Urgent Care Center	 Emergency Room
Virtual	Virtual or In-Person	In-Person	In-Person
\$0	\$-\$\$	\$\$-\$\$\$	\$\$\$\$
Low wait time	Low wait time	Mid wait time	High wait time
Best for quick care anytime, for minor illness, infections, and mental health support	Best for preventive care, non-urgent illness, and chronic condition management	Best when needing prompt attention, for severe cold/flu, sprains, or stitches	Best for life- or limb-threatening emergencies, open 24/7

How to Pick Your Medical Plan

When deciding which medical plan is right for you, it is important to consider the total cost of coverage. This includes what you pay in premiums and what you pay for services.

Features	 EPO Plan (In-Network Only)	 PPO Plan (In-Network)	 HDHP + HSA Plan (In-Network)
Annual Deductible Individual/Family	\$2,000 / \$4,000	\$3,000 / \$6,000	\$4,000 / \$8,000
Amy's Annual Exam Deductible Credit Individual/Family	Up to \$750 / \$1,500	Up to \$750 / \$1,500	N/A
Health Care FSA or HSA eligible?	Health Care FSA	Health Care FSA	HSA
Amy's HSA Contribution Individual/Family	N/A	N/A	\$1,000 / \$2,000
Coinsurance (percentage you pay after reaching deductible)	10%	20%	20%
Annual Out-of-Pocket Max Individual/Family	\$3,000 / \$6,000	\$5,000 / \$10,000	\$8,000 / \$16,000
Best If You...	Can pay slightly more per pay period for lower deductibles and manageable copays; comfortable receiving care from in-network providers only.	Want lower premiums and predictable copays for many common services.	Want the lowest premiums and are comfortable paying more when you need care.



LOOKING FOR DETAILS? See page 9 to learn about your medical plan options.

Free Preventive Care

Staying up to date on preventive care can help you and your family stay healthy and may reduce future health care costs by catching problems early or preventing serious illness altogether. Preventive services include routine physicals, cancer screenings, well-child visits, vaccinations, and more. All of our medical plans cover these services at no cost to you when you use in-network providers.

Free 24/7 Virtual Visits

When you enroll in an Amy's medical plan, you can skip waiting rooms and scheduling hassles by using Virtual Care visits. You can speak with a licensed physician, psychologist, or psychiatrist anytime, anywhere at no cost or a low(er) cost.

Conditions or Concerns	Register
- Allergies - Cold and flu - Ear infections - Rashes - Depression and grief - Anxiety and stress	anthem.com/ca/virtual-care – OR – Download the My Allied Portal app



SCAN ME

DOWNLOAD THE APP

Download the My Allied Portal app or visit member.alliedbenefit.com/login. You can:

- View your medical plan details
- Access your medical ID card
- Find in-network providers
- Compare costs
- Track claims and deductible

Use your member ID and group number to log in.

Medical Plan Options



Allied Medical | alliedbenefit.com/members

Plan Features	 EPO Plan	 PPO Plan		 HDHP + HSA Plan	
	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
Amy's Annual Exam Deductible Credit Employee Only / Employee + 1	Up to \$750 / \$1,500	Up to \$750 / \$1,500		N/A	
Amy's HSA Contribution	N/A	N/A		\$1,000/Individual or \$2,000/Family	
	You pay:	You pay:		You pay:	
Annual Deductible Individual/Family	\$2,000 / \$4,000	\$3,000 / \$6,000	\$6,000 / \$12,000	\$4,000* / \$8,000*	\$8,000* / \$16,000*
Annual Out-of-Pocket Maximum Individual/Family	\$3,000 / \$6,000	\$5,000 / \$10,000	\$10,000 / \$20,000	\$8,000 / \$16,000	\$16,000 / \$32,000
Coinsurance	10%	20%	50%	20%	40%
Preventive Care	Covered in full	Covered in full	50% after deductible	Covered in full	40% after deductible
Virtual Care					
Primary Care	\$10	\$0		20% after deductible	
Specialist					
Lab & X-ray Advanced Imaging (MRI, CT, PET)	10% after deductible	\$0 20% after deductible			20% after deductible
Urgent Care	\$10	\$0			
Emergency Room (copay waived if admitted)	\$100 after deductible	\$250 after deductible		0% after deductible	
Inpatient/ Outpatient Hospital	10% after deductible	20% after deductible	50% after deductible	20% after deductible	40% after deductible
Outpatient Mental Health		\$0			
Infertility (\$5,000 max./year)		20% after deductible			
Chiropractic (24 visits/year)		\$0			
Acupuncture (24 visits/year)	\$10	\$0			

*Includes prescription deductible.



Annual Exam Program

Medical Plan Deductible Credit

Amy's offers employees and covered spouses/domestic partners who are enrolled in the **EPO and PPO medical plans*** a significant incentive for participation in the Amy's Annual Exam Program. You will have the opportunity to receive credit towards your medical plan deductible.

Employees hired August 31 or earlier in the plan year are required to complete an annual physical exam with a basic metabolic blood panel no later than November 30 to receive the deductible credit for the following year.

Reporting Your Participation

When you complete the physical exam with basic metabolic blood panel through your provider's office, you will need to complete and submit the **Affidavit Form** for your Annual Physical Exam to receive your deductible credit.

Verifying Your Participation

It is your responsibility to confirm that Amy's has received verification of your participation in the program no later than **November 30**. You can confirm by contacting the Amy's Dedicated Bilingual Employee Service Center at **541-414-6131** or **employeehelp@amys.com**.

**HDHP enrollees are not eligible for the Medical Plan Deductible Credit.*

Coverage Level	Participation in Amy's Annual Exam Program	Deductible Credit (EPO & PPO Medical Plans only)
Employee Only	You (the employee)	\$750
Employee + Spouse/Domestic Partner	You (the employee)	\$750
	Your Spouse/Domestic Partner	\$750
Employee + Child(ren)*	You (the employee)	\$1,500
Employee + Family Includes Employee, Spouse/Domestic Partner, and Child(ren)*	You (the employee)	\$750
	Your Spouse/Domestic Partner	\$750

**Children are not required to participate.*

Credit Amounts

Medical Plan	Deductible Type	Total Yearly Deductible	Amy's Contribution
EPO	Individual	\$2,000	\$750
EPO	Family	\$4,000	\$1,500
PPO	Individual	\$3,000	\$750
PPO	Family	\$6,000	\$1,500

Prescription

CVS | alliedbenefit.com/members



Prescription drug coverage is the same across all three medical plans, so you'll have the same prescription benefits no matter which plan you choose.

Plan Features	 EPO Plan	 PPO Plan		 HDHP + HSA Plan	
	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible Individual/Family	N/A	N/A	N/A	\$4,000** / \$8,000**	\$8,000** / \$16,000**
Annual Out-of-Pocket Maximum Individual/Family	\$2,000/person*	\$2,000/person*	\$2,000/person*	\$8,000** / \$16,000**	\$16,000** / \$32,000**
Prescription Drugs: Retail (up to a 30-day supply)					
Maintenance Drugs (Generic)	\$5	\$5	\$20	\$5	\$20
Generic	\$10	\$10	\$20	\$10 after deductible	\$20 after deductible
Preferred Brand	\$20	\$20	\$40	\$20 after deductible	\$40 after deductible
Non-Preferred Brand	\$40	\$40	\$80	\$40 after deductible	\$80 after deductible
Specialty	\$0***	\$0***	\$0***	\$0***	\$0***
Prescription Drugs: Mail Order (up to a 90-day supply)					
Maintenance Drugs (Generic)	\$10	\$10	N/A	\$10 after deductible	N/A
Generic	\$20	\$20	N/A	\$20 after deductible	N/A
Preferred Brand	\$40	\$40	N/A	\$40 after deductible	N/A
Non-Preferred Brand	\$80	\$80	N/A	\$80 after deductible	N/A

*Separate from medical plan out-of-pocket maximum.

**Combined with medical deductible and out-of-pocket maximum.

***No cost if enrolled in PrudentRx, 30% coinsurance if not enrolled in PrudentRx.

SPECIALTY MEDICATIONS

PrudentRx | 800-578-4403

By enrolling in PrudentRx, you will pay \$0 for your specialty medication if it's included in the specialty medication list. If you don't enroll, you'll pay 30% of the medication cost.

Scan the QR code to see if your specialty medication is on the PrudentRx Specialty Drug List.



SAVE MORE!

Download your RxSavingsPlus discount card at:

rxsavingsplus.com/9712A081401

HDHP + HSA Plan

With a High Deductible Health Plan (HDHP), what you pay changes as you receive care throughout the year. You'll pay more at first, then share costs with the plan, and eventually may reach a point where the plan pays 100%. You can use an HSA to help cover expenses along the way. Here's how the HDHP + HSA Plan works:

Pay for Medical & Rx Care	Share the Cost	Reach the Limit
You pay the full cost of your care until you reach your deductible. You can use money from your HSA to help pay for these costs.	After you reach your deductible, you and the plan split the cost of care until you meet your out-of-pocket maximum.	If you reach the out-of-pocket maximum, the plan pays 100% of covered medical and prescription costs for the rest of the plan year.

Health Savings Account (HSA)



When you enroll in the HDHP + HSA Plan, you become eligible for an HSA. Here's how an HSA works and how it can help you save. If you have questions, refer to **IRS Publication 969** for a complete list of eligible expenses and HSA rules.

	To Be Eligible... You must be enrolled in an HDHP, not be covered by another plan (e.g., Health Care FSA, Medicare, or Tricare), and not be claimed as a dependent, per IRS regulations.
	Amy's Funding for Health Expenses Amy's contributes money to your HSA at the start of the plan year or when your benefits begin.
	Save on Taxes Contribute money before taxes to lower your taxable income. Contributions, interest, and earnings are tax-free.
	Spend with Ease You will receive a debit card to conveniently pay for eligible medical, dental, and vision expenses.
	Keep What You Save HSA funds roll over each year, and are yours to keep—even if you leave Amy's. You can save them for retirement!

2027 Annual HSA Contributions

Coverage	Amy's Contribution	Employee Contribution Limit*	IRS Contribution Limit**
Individual	\$1,000	\$3,500	\$4,500
Family	\$2,000	\$7,000	\$9,000

*Employees age 55+ may contribute an additional \$1,000 per year.

**IRS limits are subject to change. See [irs.gov](https://www.irs.gov) for most updated information.



LET'S TALK HSAs

Watch this **video** to find out how the HSA can save you money.

HDHP Critical Illness & Hospital Indemnity

When you enroll in the HDHP + HSA Plan, Amy's automatically provides Critical Illness and Hospital Indemnity insurance at no cost to you. These are separate from the voluntary plans available for purchase but offer the same standard plan design.

Critical Illness	Hospital Indemnity
Pays a cash benefit if you're diagnosed with a covered serious illness, such as cancer, heart attack, or stroke.	Pays a cash benefit for a covered hospital admission to help with out-of-pocket costs and other expenses.

Together with Amy's HSA contribution, this extra coverage can help with your costs if you experience a covered critical illness or hospital stay. No additional enrollment required.

How Does It Work?

Say you're hospitalized early in the year and haven't met your HDHP deductible yet. You may be responsible for a significant portion of your medical costs. Your HSA can help you pay those expenses, while your Hospital Indemnity coverage may provide a cash benefit directly to you that you can use toward medical bills—or other expenses.

See Your Benefits in Action

Erin, Parker, and Hugo are Amy's employees with **individual coverage**. This year, they experience an outpatient surgery

	 EPO	 PPO	 HDHP + HSA
Benefits in Action	With individual EPO coverage and Amy's Annual Exam Deductible Credit, Erin's estimated cost is \$2,070.	With individual PPO coverage and Amy's Annual Exam Deductible Credit, Parker's estimated cost for the same care is \$3,690.	With individual HDHP + HSA coverage, Hugo's estimated cost for the same care is \$5,240. Amy's HSA contribution is there to help reduce the overall cost.
Total estimated cost of care	\$10,200	\$10,200	\$10,200
Annual deductible	\$2,000	\$3,000	\$4,000
Amy's deductible credit	\$750	\$750	N/A
Remaining deductible to meet	\$1,250 (After deductible credit)	\$2,250 (After deductible credit)	\$4,000
Coinsurance applied to cost remaining after deductible	90% Plan / 10% Employee = \$820	80% Plan / 20% Employee = \$1,440	80% Plan / 20% Employee = \$1,240
Copays (if applicable)	N/A	N/A	N/A
Final employee cost (Deductible + Coinsurance)	\$2,070	\$3,690	\$5,240**

*Example is for illustrative purposes only. Actual costs and benefits will vary.

**When enrolled in HDHP + HSA: The additional employer-paid Critical Illness and Hospital Indemnity coverage will help reduce your final out-of-pocket costs, and you can use your HSA to pay for expenses.

Dental



Anthem Blue Cross | [anthembenefits.com](https://www.anthembenefits.com)

We love your smile! Good dental care supports your overall health, and Anthem offers a large network of dentists to keep your smile healthy and bright. Dental benefits are offered through Anthem Blue Cross, using the Dental Complete network.

Plan Features	Anthem Dental Plan	
	In-Network*	
	You pay:	
Annual Deductible	\$25 per person / \$75 per family	
Maximum Annual Benefit	\$1,500 / per person	
Diagnostic & Preventive Services	Covered in full	
Basic & Restorative Services	20%	
Major Services	50%	
Orthodontia	Up to \$1,500 / person (lifetime max)	

*For out-of-network services, members pay applicable coinsurance plus any amount that exceeds the usual, customary, and reasonable charge.



FIND AN IN-NETWORK DENTIST Visit [anthem.com/find-care](https://www.anthem.com/find-care).

Vision



VSP | [vsp.com](https://www.vsp.com)

If you enroll in the Amy's Medical Plan, vision coverage through VSP is automatically included. The vision plan covers you and your covered dependents for routine eye exam, frames, and lenses or contacts. You can visit any provider; however, you will save money when you visit an in-network provider.

Plan Features	VSP Vision	
	In-Network	Out-of-Network
	You Pay:	Plan Reimburses You:
Exam every 12 months	\$20	Up to \$50
Frames every 12 months	Amount above \$150 allowance, 20% discount on balance	Up to \$70
Lenses every 12 months		
Single Vision	\$0	Up to \$50
Bifocal	\$0	Up to \$75
Trifocal	\$0	Up to \$100
Contact Lenses every 12 months (in lieu of lenses and frames)	\$60 plus any amount above \$150	Up to \$105

EXPANDED VISION BENEFIT

Employees with VSP vision coverage can get prescription safety glasses through ProTec each year, in addition to their regular eyewear benefit. Eligible frames and lenses may be fully covered; a \$65 allowance is available for other safety frames.



FIND AN IN-NETWORK PROVIDER Visit [vsp.com](https://www.vsp.com).

Flexible Spending Account (FSA)



Transamerica | transamerica.com

An FSA allows you to set aside pre-tax dollars to pay for eligible health care and work commute expenses. Each year, you must elect the annual amount you want to contribute to one or both accounts. Your contributions will be deducted pre-tax from your paycheck which can help reduce your taxable income.

Health Care FSA

The Health Care FSA will reimburse for eligible out-of-pocket health care expenses (see **IRS Publication 502**) that you, your spouse, and your children incur during the plan year.

Important: The Health Care FSA is available to employees who are enrolled in the EPO and PPO Plans.

How an FSA Works

Choose Your Amount.	Fund Your Pre-Tax Account.	Contribute Each Pay Period.	Pay for Eligible Expenses.
Decide how much pre-tax money to set aside—up to the IRS limit .	Your full annual election is available in your FSA beginning January 1.	Your election is deducted from your paycheck throughout the year.	Use your FSA debit card to pay for qualified health and wellness expenses.

Rules to Keep in Mind

The FSA offers significant tax advantages, but is subject to IRS regulations:

- All expenses for the Health Care FSA must be incurred during the plan year: January 1 through December 31. All claims for the previous year must be submitted by March 31.
- At the end of the calendar year, you may roll over up to the IRS maximum of unused Health Care FSA funds. Any remaining funds above this amount will be forfeited.
- Once you enroll in the FSA, you can only change your contribution amount during the plan year, if you experience a qualified life event.
- Each account functions separately. You cannot transfer funds from one FSA to another.



FSA-ELIGIBLE EXPENSES

Not sure how to use Health Care FSA money? Scan the QR code to learn more about eligible expenses.

Commuter Benefit Plan

If you commute to and from work, the commuter benefits program allows you to set aside tax-free funds to pay for commute-related parking and transit. Amy’s matches your commuter contributions up to **\$50 per month**.

Eligible Expenses

Parking	Transit Passes	Ticket Books	Fare Cards	Vanpools
----------------	-----------------------	---------------------	-------------------	-----------------

Behavioral & Mental Health



Modern Health | my.modernhealth.com | help@modernhealth.com

When you need help with work, home, or personal challenges, Modern Health offers you and your family a variety of free and confidential services and value-added programs.



One-on-One Coaching & Therapy

Get up to 10 free coaching and 10 free therapy sessions, per person, per issue, per year.



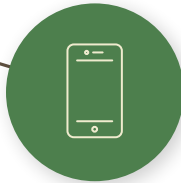
Live & On-Demand Group Sessions

Join expert-led sessions on topics that matter to you; live or anytime you're ready.



Self-Guided Meditations

Help manage stress, build resilience, and improve focus with self-guided meditations.



Unlimited Text Support

Message your coach or therapist anytime for ongoing support between sessions.



Support for Everyday Life & Challenges

Get help across every area of life: social, emotional, physical, professional, and financial.



FREE COUNSELING

Watch this **video** to learn more!

NEED IMMEDIATE HELP?

- **Suicide & Crisis Lifeline:** Call or text 988
- **Crisis Text Line:** Text HOME to 741741
- **Emergency Services:** Call 911

Retirement



Transamerica | transamerica.com/portal

401(k) Savings Plan

Amy’s 401(k) Savings Plan, administered by Transamerica, offers a variety of investment options to help you save for retirement. After 12 months of employment and 1,000 hours worked, Amy’s matches 100% of the first 3% you contribute and 50% of the next 2% to help your savings grow.

Eligibility

You’re automatically enrolled in the 401(k) at a 4% contribution rate on your first day of employment, with contributions invested in the plan’s default investment option unless you make your own elections. You’ll receive a welcome packet by mail. You can choose a different contribution rate and investment options at any time.



- You may opt out within your first 90 days.
- Complete or update your beneficiary information at transamerica.com/portal.
- Amy’s provides an employer match once you meet eligibility requirements.
- Amy’s will automatically increase your contribution from 5% to 6% on the first day of the next plan year, then by 1% each year until you reach 15%, as long as you don’t make any changes.

If you opt out at hire, you may enroll at any time by visiting transamerica.com/portal.

401(k) Contributions

Your funds and Amy’s contributions are immediately vested. This means the funds in your account are 100% yours.

- Contribute up to the annual IRS limit. If you’re 50 or older, you may make additional catch-up contributions.
- Choose from a variety of investment options with different levels of risk.
- Roll over money from other eligible retirement accounts, including IRAs.

**If your 2026 FICA wages from Amy’s were more than \$150,000, your 2027 catch-up contributions must be made on a Roth (after-tax) basis. See Box 3 of your W-2 for your FICA wages.*

Traditional vs. Roth: Which Is Right for You?

You can select traditional and/or Roth 401(k) contributions. Understanding how each option works can help you make the most of your retirement savings strategy.

Traditional 401(k)	Roth 401(k)
Best if: You want tax savings today.	Best if: You want tax-free income later.
Contributions are made before taxes.	Contributions are made after taxes.
Lowers your taxable income now; taxes are paid when money is withdrawn in retirement.	Taxes are paid upfront, so qualified withdrawals are tax-free in retirement.
Good if you expect a lower tax rate in retirement.	Good if you expect a higher tax rate later.



Financial Coaching



Morrow | app.usemorrow.com/goals/amys | navigation@usemorrow.com

Morrow gives you personalized support and practical tools to help you feel more confident about your money, at no cost to you. It's easy and convenient to access support online and through the app.



Life & Accidental Death and Dismemberment

Lincoln Financial | lincolnfinancial.com



Life and Accidental Death and Dismemberment (AD&D) insurance, through Lincoln Financial, provides financial security to you and your family if you become seriously injured or pass away.

Basic Life and AD&D

As an eligible employee, you receive Basic Life and AD&D coverage at no cost to you. You are automatically enrolled in this coverage the first of the month on/after 45 days of employment.

Employment Category	Life Insurance Amount
Hourly Employees	\$50,000
Exempt Employees	1x annual salary* up to \$200,000

**If you're an exempt employee earning less than \$50,000 per year, this plan provides a minimum benefit of \$50,000.*

IMPORTANT: Choosing a Beneficiary

Your beneficiary is the person who will receive your Life and AD&D benefit if something happens to you. Make sure your beneficiary information is complete and up to date so your benefit goes to the person you intend. You may change your beneficiary anytime by logging into UKG, then go to Benefits under Profile and click *Benefits > Manage My Benefits > Profile > My Beneficiaries*.

Voluntary Life and AD&D

In addition to Basic Life and AD&D, you can buy Voluntary Life and AD&D coverage. Evidence of Insurability (EOI) may be required.

Benefit Features	Voluntary Life and AD&D Options		
	Employee	Spouse	Dependent Child(ren) (up to age 25)
Coverage	\$10,000	\$5,000	\$10,000
Maximum	\$500,000 (cannot exceed 5x annual salary)	\$500,000 (cannot exceed 100% of employee coverage)	\$10,000
Guaranteed Issue Amount	\$300,000 (cannot exceed 3x annual salary)	\$50,000	\$10,000

Note: Coverage exceeding \$50,000 is considered imputed income. Any amount over \$50,000 must be included as income and is subject to Social Security and Medicare taxes.

Disability

Lincoln Financial | lincolffinancial.com



Short-Term Disability (STD)

Amy's Kitchen STD provides partial income if you're temporarily unable to work due to pregnancy or a non-work-related illness or injury. You're covered automatically beginning the first of the month, following six months of employment. There is no enrollment required, and **no cost to you**.

- Percent of Earnings
60%
- Weekly Maximum
\$1,400
- Waiting Period
7 days
- Maximum Duration
25 weeks

Note: Other income sources, such as federal or state disability, may reduce your benefit.

Long-Term Disability (LTD)

LTD provides financial protection when a serious illness or injury keeps you from working. If you're unable to perform your job for an extended period, you may qualify for LTD benefits. You're covered automatically beginning the first of the month, following six months of employment. There is no enrollment required, and **no cost to you**.

- Percent of Earnings
60%
- Monthly Maximum
\$6,000
- Waiting Period
180 days
- Maximum Duration
Up to your recovery or Social Security Normal Retirement Age

Note: Other income sources, such as Social Security and Workers' Comp, may reduce your benefit.

Salary Continuation Policy

In addition to the disability coverage above, you may qualify for a Salary Continuation Policy to supplement your STD benefits. Eligibility is based on your salary. For details, contact the Amy's Benefits Team at amysbenefits@amys.com.



Voluntary Benefits

Unum | unum.com



Personal Protection Benefits

Accidents and serious illnesses can happen when you least expect them. Amy's offers Accident, Critical Illness, and Hospital Indemnity insurance to provide extra financial protection for you and your dependents. These plans, offered through Unum, pay cash benefits directly to you to help cover medical expenses not covered by insurance or everyday bills during recovery.

Be Well Benefit

Each of these personal protection plans includes a Be Well Benefit, which pays you for completing one eligible wellness screening annually.

- Accident: \$50
- Critical Illness: \$50–\$100
- Hospital: \$50



Accident Insurance

Accidents can happen any time. As an eligible employee, you can buy Accident insurance through Unum to help pay for expenses related to unexpected accidents and injuries. The benefit is paid for by convenient payroll deduction and the payout amount is determined by the injury and medical care received and paid in a lump sum amount.

Critical Illness Insurance

Are you and your dependents financially protected with the diagnosis of a critical illness? As an eligible employee, you can buy Critical Illness insurance through Unum to help pay for expenses related to the diagnosis of a critical illness, such as a heart attack, coma, kidney failure, or cancer. The benefit is paid for by convenient payroll deduction and the payout amount is determined by the type of illness and is paid in a lump sum amount.

WHAT DOES CRITICAL ILLNESS COVER?

To learn more about covered conditions, visit amysbenefits.com > *Helpful Things* > *Documents & Resources* > *Voluntary Benefits* > *Unum Critical Illness Insurance Overview*.

Hospital Indemnity Insurance

A hospital stay can be expensive, even with medical insurance. As an eligible employee, you can buy Hospital Indemnity insurance through Unum to help pay for expenses and bills related to being admitted or confined to a hospital. Benefits are paid directly to you, and the funds can be used as you see fit.



COST FOR COVERAGE

Visit amysbenefits.com/additional-voluntary-benefits to see the cost to add these plans. Accident and Hospital Indemnity insurance are flat rates, while Critical Illness cost varies by age.

Voluntary Benefits (continued)



Voluntary Life + Long Term Care (LTC)

Chubb | csmail@gotoservice.chubb.com

You may purchase LifeTime Term + LTC coverage for yourself and your eligible dependents through Chubb. You must enroll yourself to elect coverage for your spouse and/or child(ren).



LifeTime Benefit Term Insurance

Chubb | csmail@gotoservice.chubb.com

If you pass away, your beneficiaries receive a cash benefit they can use for expenses like mortgage or rent, childcare, college, debt, or final expenses.



Long Term Care Protection

Chubb | csmail@gotoservice.chubb.com

If you become chronically ill and need long-term care, you can receive 4% of your death benefit each month to help cover care expenses. Premiums are based on your age and tobacco use and will be provided during enrollment.



Identity Theft

IDShield | shieldbenefits.com/amyskitchen

The Identity Theft program, through IDShield, provides access to personal case managers who offer step-by-step assistance and guidance if you experience identity theft. You receive credit monitoring, credit card fraud assistance, and help with emergency travel arrangements.



Pet Insurance

Nationwide | benefits.petinsurance.com/amys

Amy's offers voluntary pet insurance through Nationwide to help cover veterinary costs for your pets, including dogs, cats, and many exotic animals. Nationwide pet insurance lets you visit any licensed veterinarian with no network restrictions and choose the reimbursement level that works for you. Coverage includes accidents, injuries, illnesses, hereditary and congenital conditions, emergency and specialist care, with optional wellness coverage for preventive services, as well as access to 24/7 Vet Helpline and PetRxExpress. Visit the website for more information.



BEFORE YOU ENROLL...

Learn more about our additional voluntary benefits: visit amysbenefits.com/additional-voluntary-benefits.



Time Away

Leave of Absence

TRISTAR | benefits@tristargroup.net



Amy's partners with TRISTAR, our Leave of Absence Administrator, to manage leave requests and ensure compliance with state and federal regulations. If you need to take a leave, you must contact TRISTAR and follow Amy's internal reporting procedures (amys.ess-absencetracker.com). Failure to do so may result in a delay or denial of your leave.

2027 Paid Holidays

Please see the Employee Handbook for eligibility.

- New Year's Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

Additional Perks

Amy's offers a variety of free lifestyle perks and discounts to support you beyond your core benefits. From everyday savings to personal and professional resources, these extras are available at no cost to you.

- Scholarship Program
- Employee Discount on Amy's Products
- Education Assistance Program
- Corporate Discounts
- Travel Assistance Program

Learn more at amysbenefits.com/additional-perks.



LOOKING FOR MORE INFO? Find details at amysbenefits.com/time-away, or scan the QR code.

Contacts & Resources

Benefit	Contact/ Policy Number	Phone	Website/Email
Amy's Employee Service Center (English & Español)	—	541-414-6131	employeehelp@amys.com
Your Benefits Partner	TouchCare	866-486-8242 Mon–Fri, 8 a.m.–9 p.m. EST	touchcare.com/ask
Medical	Allied Medical via Anthem/BCBS Network #A26120	833-918-1386	alliedbenefit.com/members
Dental	Anthem Blue Cross #L03541	844-729-1565	anthembenefits.com
Vision	VSP #40161694	800-877-7195	vsp.com
HSA	Transamerica	833-571-0504	transamerica.com transamerica@service.healthaccountservices.com
FSA	Transamerica	833-571-0504	transamerica.com transamerica@service.healthaccountservices.com
Behavioral & Mental Health	Modern Health	866-535-6463	my.modernhealth.com
401(k)	Transamerica #QK63038	800-755-5801	trsretire.com
Financial Coaching	Morrow	628-246-2061	go.usemorrow.com/amys
Life, AD&D, Disability	Lincoln Financial #09-LF3058	800-790-7790	lincolffinancial.com clientservices@lfg.com
Travel Assistance	Travel Connect #LFGTravel123	866-525-1955	myoncallportal.com
HDHP Critical Illness	Lincoln Financial #1379489	800-790-7790	lincolffinancial.com clientservices@lfg.com
HDHP Hospital Indemnity	Unum #807411	800-635-5597	unum.com
Voluntary Accident, Critical Illness, Hospital Indemnity	Unum #973856 (Accident) #973857 (CI) #973858 (HI)	800-635-5597	unum.com
Life & Long-Term Care	Chubb	855-241-9891	csmail@gotoservice.chubb.com
Identity Theft	IDShield #Amy's Kitchen	888-807-0407	shieldbenefits.com/amyskitchen
Pet Insurance	Nationwide #R0118208	877-738-7874	benefits.petinsurance.com/amys
Leave of Absence	Tristar	844-702-2352	amys.ess-absencetracker.com

This guide provides an overview of your employee benefits. For complete details, refer to the official plan documents. If any discrepancies exist between this guide and the official plan documents, the plan documents will take precedence. We reserve the right to modify or end a benefit at any time. If you have questions or need more information, please contact Human Resources.

©2026 Communication Partners, Inc. commpart.com

Last updated: 10/02/2026

