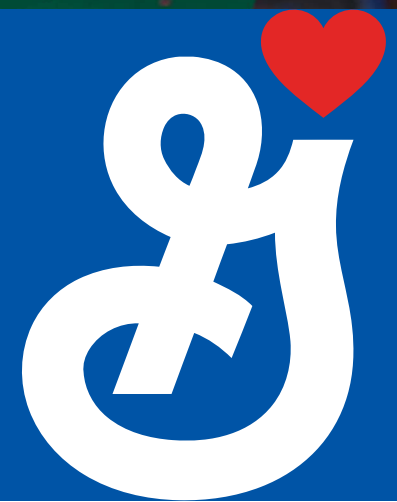




## Your Guide to General Mills Benefits

Take time to learn about your benefit options, the tools and resources available, and the steps you need to take to get the coverage you need.





# Welcome to General Mills Benefits

It's important to take the opportunity to consider your needs, review your options, and choose the right coverage for you and your family.

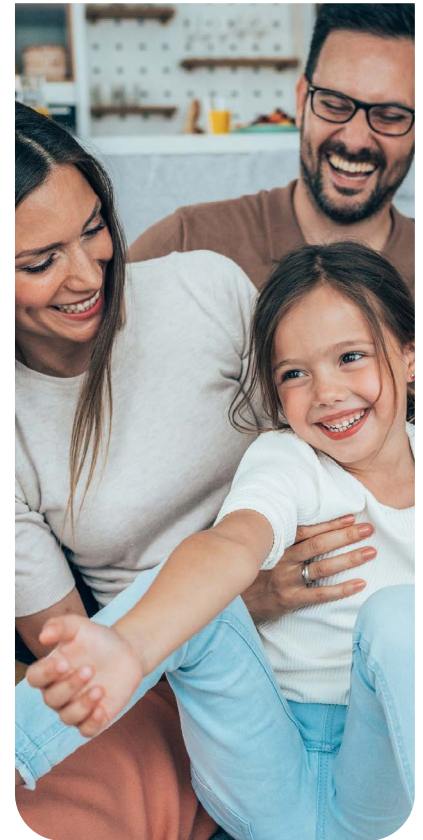
We've created this guide as a handy reference for information about the General Mills Total Rewards benefit programs available to you. Visit My Benefits for additional details.

## Ready to Get Started?

Great! Choose from the list of topics below (or the tabs above) to learn more:

### 31 Days to Enroll

You are eligible for benefits on your first day of employment with General Mills, or the date you are newly eligible due to a qualified status change. You must enroll within 31 days of your hire date or status change to be eligible for coverage. **Note:** You can enroll in the General Mills 401(k) Plan at any time. See page 17 for more information.



[View important legal information about your benefits](#)







HSA Gold

PPO Gold

## Your Medical Choices

Each year, General Mills carefully considers our current medical plans to ensure they continue to provide comprehensive and cost-effective coverage. As a result, General Mills offers simple, modern medical plans that help make the best use of the money you and the company collectively spend on health care.

The reasons for picking one plan over the other depend on your needs and personal situation. Both plans provide different, tax-effective ways to save and pay for care.

[Click to learn more about each:](#)



### Keeping Costs Down

The cost of medical coverage is directly impacted by our overall employee health. The reality is simple: when we're healthier—physically, financially and emotionally—our costs, especially our claims costs, are lower.

Here are a few ways to stay on top of your health:

- Take advantage of free in-network preventive care.
- Be proactive about medical problems.
- Use the tools and resources available, including Accolade health care solutions, your go-to resource for all your health questions and concerns.





HSA Gold

PPO Gold

## Both plans offer:



High-quality, comprehensive coverage.



A network of Blue Cross Blue Shield doctors and hospitals.



100% coverage for in-network preventive medical care, like annual physicals, vaccinations and screenings.



Coinsurance at 80% for in-network care and 60% for out-of-network care (in other words, once you meet your deductible, the plan pays 80% and you'll pay 20% of in-network care and the plan pays 60% and you'll pay 40% for out-of-network care).



Express Scripts as the administrator of the prescription drug program.



CirrusMD provides instant access to a licensed doctor via text or online with no waiting and without scheduling an appointment—24/7, 365 days a year.



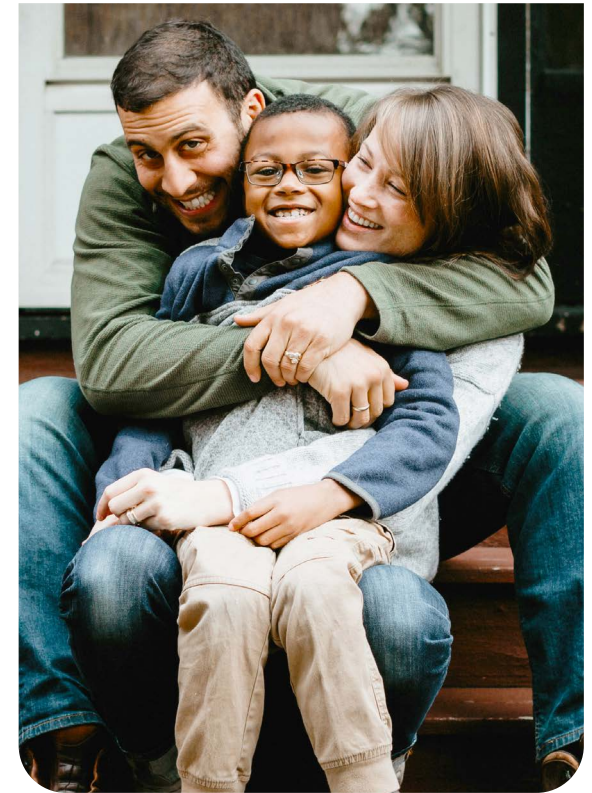
Benefits that support inclusion and belonging. You can find more information on My Benefits by going to Plan Information, Health and Additional Programs, Active Medical.



Integration with [Spring Health](#). If you begin counseling with Spring Health, there is no disruption when you complete your six free sessions per year. If you continue to receive therapy with the same provider, the sessions will be covered at the in-network level.



Access to programs to help you manage or reduce the risk of chronic conditions.



### Medical Surcharge

General Mills will charge a \$75/month medical surcharge if you choose to cover your spouse/partner when he or she is eligible for medical coverage through his or her employer.

*The surcharge does not apply to the following groups: General Mills couples, current General Mills employees who are married to retired General Mills employees, or those who are covered by Medicare or military or state programs.*



HSA Gold

PPO Gold

## Accolade Health—Simplifying the Health Care Experience

Accolade combines the power of Health Assistants, physician-led care teams and industry-leading technology to deliver personalized care to you and your dependents covered by a General Mills medical plan. With Accolade you'll get:

- A dedicated care team that understands your and your family's unique needs.
- 24/7 access to a nurse for health-related questions and medical concerns.
- Consults and resources to help reduce barriers to accessing quality care—at no cost to you.
- Expert Medical Opinions from renowned specialists to better understand a diagnosis or treatment plan.

### How your Health Assistant helps make health care easier:



Acts as the quarterback of your health care experience



Helps find high-quality in-network care and make appointments



Connects you with clinical support that can help manage health conditions



Assists with claims, bills and prior authorizations

### To get started:

Call **1-866-386-0116**, Monday through Friday, 7:00 a.m. to 10:00 p.m. Central Time (Nurse support available 24/7)

Visit [member.accolade.com](https://member.accolade.com) | Download the [Accolade mobile app](#) in the App Store or Google Play

### Why should I get an Expert Medical Opinion?

- An Expert Medical Opinion through Accolade's 2nd.MD can help connect you to the right specialist for your condition or concern.
- Your care team will work to collect your medical records and set up a convenient phone or video consultation in a matter of days.
- Expert Medical Opinions provide you peace of mind about your health care decisions.
- If you are considering an elective **knee, hip or spine** surgery, you must connect with 2nd.MD for an Expert Medical Opinion 30 days prior to surgery to avoid a **\$500 penalty**.



Accolade makes it easy,  
just ask!



HSA Gold

PPO Gold

## Understanding the HSA Gold Medical Plan

The HSA in HSA Gold got its name because this plan allows you to be eligible for a Health Savings Account, or HSA. This is an account that is funded by both you **and** General Mills.

### You can use your HSA funds to pay for eligible expenses:

- Medical
- Prescription drug
- Dental
- Vision

Funds in this account **never expire**, so you can save your HSA dollars for medical expenses you may have now and in the future, too. There's a lot more to know about how an HSA works. Check out [HSA 101](#) to learn more.

Alight Smart-Choice Accounts is the administrator of the HSA and will send you a debit card to use for eligible HSA expenses.

Now that you know what an HSA is, let's review how it works as part of HSA Gold.

HSA Gold deductibles are governed by IRS regulations. For 2024, the individual deductible is \$1,600 and the family deductible is \$3,200.

### With HSA Gold:

- **Your premiums are lower.** That means you'll pay less out of your paycheck toward the cost of your medical coverage.
- **Your deductibles may be higher.** In exchange for lower premiums, your initial deductible is higher, which means you'll pay more when you need to use your plan—like when you go to the doctor or fill a prescription. But remember, you can use your General Mills HSA contributions and pre-tax employee contributions toward your deductible.



### Is HSA Gold Right for You?

You should consider HSA Gold if:

- You're interested in the tax-effective ways an HSA can help you save and pay for care.
- You (and those you cover) don't use a lot of non-preventive prescription drugs (remember, preventive prescriptions are free). [See a listing of preventive medications.](#)

[See How HSA Gold and PPO Gold Compare](#)





HSA Gold

PPO Gold

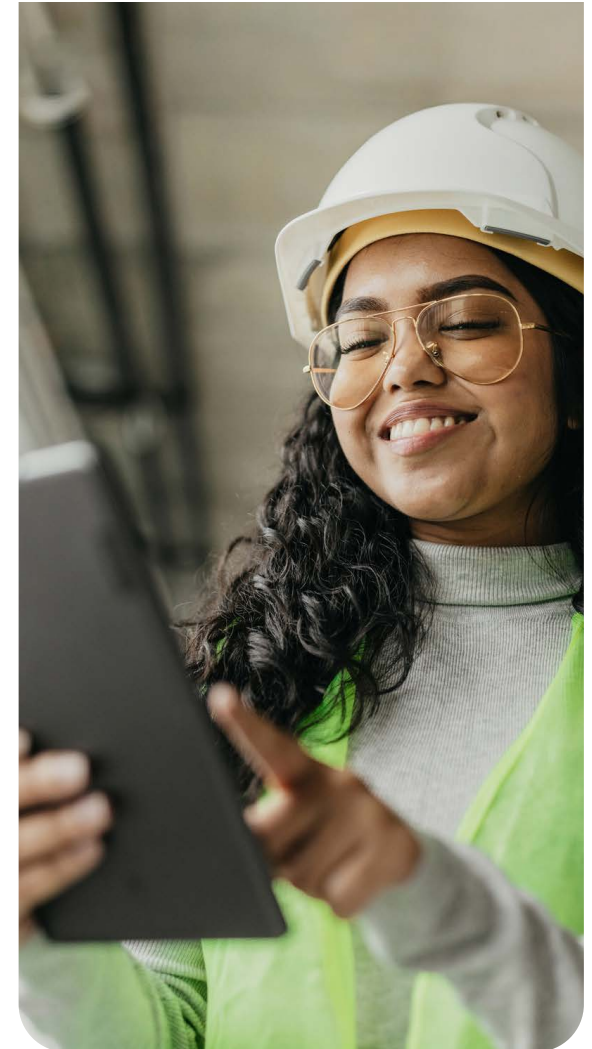
## General Mills Contributes, Too!

To help make HSA Gold accessible to all employees, General Mills may make an annual contribution into your HSA. The amount will be based on your base pay and the type of coverage you choose (in other words, single or family coverage). General Mills will provide the highest contribution to employees who earn under \$70,000 per year while those who earn more than \$150,000 per year will not receive an HSA contribution.

Take a look at this table to see how the HSA contribution from General Mills really adds up!

Base Pay	General Mills Contribution
Less than \$70,000	\$600 single \$1,200 family
\$70,000 to \$149,999	\$350 single \$700 family
\$150,000 or more	\$0 single \$0 family

**Please note:** This chart shows annual contributions. Your company contribution will be prorated based on your date of hire. For example, if you are hired or are newly eligible in June, you will receive approximately half of the contribution.





HSA Gold

PPO Gold



## HSA Gold and Prescription Drug Coverage

**With the HSA Gold Medical Plan, the plan pays 100% of the cost for preventive prescriptions.** That's 100% even if you are nowhere close to meeting your deductible. Examples include medications for asthma, diabetes, high blood pressure, high cholesterol and smoking cessation. A complete list of preventive prescriptions is available through [Express Scripts](#).

**The plan treats all other prescriptions like a regular medical expense.** Once you meet your deductible, how much you pay depends on the type of prescription drug you purchase (see "[At-a-Glance](#)" table).

### More Ways to Save

In addition to making HSA contributions, you can also contribute to a Health Care Flexible Spending Account (Health Care FSA). However, when you use this account with the HSA, the Health Care FSA is considered "limited use." This means you may use it for dental and vision expenses, primarily. Once you meet your annual deductible, then you may also use it for medical expenses.





HSA Gold

PPO Gold

## Understanding the PPO Gold Medical Plan

PPO Gold is considered a traditional plan, so you won't have an HSA, and you won't receive a contribution from General Mills. But, you can use a Health Care Flexible Spending Account (Health Care FSA) to cover eligible medical expenses.

### With PPO Gold:

- **Your premiums are higher.** That means more money comes out of your paycheck toward the cost of your medical coverage.
- **Your deductibles may be lower.** That means that you'll pay less money out of your pocket when you need to use your plan—like when you go to the doctor or fill a prescription—until you reach your deductible.

Preventive care—like regular exams and screenings—will be covered at 100%.

### PPO Gold and Prescription Drug Coverage

- You start paying coinsurance right away instead of having to meet a deductible first. How much you pay depends on the type of prescription drug you purchase (see "[At-a-Glance](#)" table).
- **Your prescription costs count toward your out-of-pocket maximum.**

#### Is PPO Gold Right for You?

You should consider PPO Gold if:

- You're not interested in the tax-effective ways an HSA can help you save and pay for care.

[See How PPO Gold and HSA Gold Compare](#)





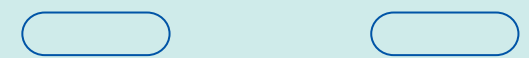
HSA Gold

PPO Gold

# HSA Gold and PPO Gold: A Comparison

	HSA Gold You Pay (In-Network)	PPO Gold You Pay (In-Network)
<b>Annual Deductible</b>	\$1,600 Employee Only \$3,200 Employee + Spouse/Partner, Employee + Child(ren) and Family <i>Medical and prescription combined</i>	\$500 Individual \$1,000 (\$500 for an individual/\$1,000 combined for Employee + Spouse/Partner, Employee + Child(ren) and Family) <i>Medical only; no deductible for prescription coverage</i>
<b>Copays/Coinsurance</b>	20% after deductible	
Preventive Care	0% (subject to guidelines)	
Preventive Drugs	0% for preventive drugs (Generic incentive program applies)	Not applicable
Prescription Copays <i>Retail: For mail order, minimums and maximums are 2.5 times the amounts listed here.</i>	All others subject to deductible and coinsurance with minimum and maximum copays as follows: <i>Generic: \$15 max</i> <i>Formulary: 20% (\$20 min/\$50 max)</i> <i>Non-formulary: 40% (\$50 min/\$125 max)</i>	Coinsurance with minimum and maximum copays as follows: <i>Generic: \$15 max</i> <i>Formulary: 20% (\$20 min/\$50 max)</i> <i>Non-formulary: 40% (\$50 min/\$125 max)</i> <i>SaveOn Copay Assistance Program participation (for certain specialty drugs): \$0</i> <i>Non-participation in SaveOn (for certain specialty drugs): 30%</i>
<b>Out-of-Pocket Maximum</b> <i>(Includes deductibles, coinsurance and copays for medical and prescriptions)</i>	\$3,600 (single coverage) \$7,200 (family coverage/\$3,600 per individual)	
HSA Contribution from General Mills	General Mills will contribute to your HSA in 2024: <ul style="list-style-type: none"> <li>Varies by base pay (<a href="#">see "General Mills HSA Contributions: Added Value"</a>)</li> </ul>	Not applicable
HSA Contributions from You	<b>You can contribute an additional amount to your HSA as well.*</b> For 2024, the annual limits set by the IRS are listed below. Keep in mind the amounts represent contributions from both you and General Mills combined. <ul style="list-style-type: none"> <li>Up to \$4,150 (single coverage)</li> <li>Up to \$8,300 (family coverage)</li> </ul>	Not applicable

\*HSA participants age 55 and older may make an additional annual contribution of \$1,000





HSA Gold

PPO Gold

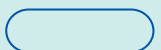
## HSA Gold and PPO Gold: How They Differ

Here's an easy way to see how the two plans are different from one another:

HSA Gold	OR	PPO Gold
<p>The HSA Gold Medical Plan allows you access to an HSA. You can add money to help offset what you might pay out of pocket—and <a href="#">General Mills may contribute, too!</a> You can also change your HSA contribution at any time during the year. The money is yours forever. If you don't use it by the end of the year, it will roll over for future medical expenses. You can even invest it to save for medical expenses in retirement!</p> <p>If you want, you can also choose to open and use a Health Care FSA. If you do, it will be considered "limited purpose," meaning you can use it for eligible dental and vision expenses, and then for medical expenses after you meet your deductible.</p>	<b>Spending/ Savings Accounts</b>	<p>With the PPO Gold Medical Plan, you have access to a Health Care FSA. The dollars you add to it will help offset what you might pay out of pocket. You have to pick the amount within 31 days of the date you are first eligible, and it can be changed during the year if you have a qualifying life event. Be sure to use all your Health Care FSA dollars before the end of the year. Anything over \$610 that's left will expire after December 31, 2024.</p>
You'll pay less out of your paycheck toward the cost of your medical coverage, but...	<b>Premium</b>	More money will come out of your paycheck toward the cost of your medical coverage, but...
...you'll pay more when you use the plan until you meet your deductible.	<b>Deductible</b>	...you'll pay less money out of your pocket when you need to use your plan—like when you go to the doctor or fill a prescription—until you reach your deductible.
Covered at 100% for asthma, high blood pressure, cholesterol, diabetes and more.	<b>Preventive Medications</b>	Copays and coinsurance apply.

### Under both plans:

- Coverage for in-network preventive care is 100%
  - Out-of-pocket maximums are the same
- Spring Health counseling is integrated with in-network coverage







## HSA 101

A Health Savings Account, or HSA, is a tax-free account that allows you to save money for your eligible medical, prescription drug, dental and vision expenses. An HSA can be a valuable way to help you pay for current health care expenses, and save for future health needs as an employee or a retiree. Once you understand how the HSA works, it can help play an important role in your overall financial strategy.

### Are You Eligible for an HSA?

Let's find out. To enroll in an HSA, you must meet the following requirements:

- ✔ You must be enrolled in the HSA Gold Medical Plan.
- ✔ You cannot be covered by another medical plan that is not a qualified high-deductible plan.
- ✔ You cannot be enrolled in any government programs like Medicare or TRICARE.
- ✔ You cannot be claimed as a dependent on another person's tax return.

#### Setting Up Your HSA

You may be asked to provide additional information before your HSA can be opened and employer and employee funds deposited. This is called the Customer Identification Program (CIP). You will be contacted by Smart-Choice if additional information is needed.

#### Save and Invest With Your HSA

If you don't use the money in your HSA, your account balance can grow over time.

There are a variety of ways for you to save and invest with your HSA (beginning when your account reaches a minimum balance of \$1,000). Similar to Roth contributions in a 401(k) plan, earnings grow tax-free.





## More Benefits of an HSA

Here are a few reminders about the benefits of HSA Gold:

- **Pay lower premiums:** With HSA Gold, your premium will be lower compared to PPO Gold. That's more money in your paycheck. In exchange for lower premiums, you'll pay a higher deductible. That means you'll pay more out of your pocket when you have expenses. However, you can "fund" these expenses by contributing pre-tax money you save on your lower premium into your HSA.
- **Know the limits:** For 2024, total contributions to your HSA (General Mills' plus yours) are limited to:
  - \$4,150 for single coverage
  - \$8,300 for family coverageIf you'll reach age 55 or older in 2024, you may contribute an additional \$1,000. The funds contributed to your HSA are not subject to federal income tax. It is your responsibility to be sure you do not exceed the IRS limits.
- **Greater flexibility:** Did you know you can change your HSA contribution amount anytime during the year? And, the money you don't use from your account will roll over to next year, with interest and investment returns. The money is all yours (including General Mills' contribution) even if you change plans in a future year, leave the company or retire.
- **Build up savings:** Saving in the plan—and not withdrawing any money from your HSA—can really add up. And there's no IRS limit on how large your account can grow over time. When your HSA has a balance over \$1,000, there are investment options available to you.
- **Ease of use through a debit card:** The Smart-Choice debit card makes it easy to pay for health care expenses. Just swipe the debit card to pay for health care expenses not covered by the medical, dental or vision plans. Or, pay your expenses up front and submit a claim to pay yourself back from your HSA.

### Don't Forget!

To be eligible for an HSA, you cannot:

- Be covered by another medical plan that is not a qualified high-deductible plan
- Be enrolled in any government program like Medicare or TRICARE (or a full purpose Health Care FSA through your spouse)
- Be claimed as a dependent on another person's tax return





## Wellbeing Benefits

General Mills cares about the health and wellbeing of you and your family. We offer benefit programs to ensure you're supported in every aspect of life.

### Cariloop—Caregiver Support Services

No one should go through caregiving alone. That's why General Mills offers caregiver support services through Cariloop. You and everyone you consider family, at any age, have access to dedicated Care Coaches that can help navigate resources and solutions for all your caregiving needs. Care Coaches are available to employees and their families at no cost.

Care Coaches can support you across all stages of life, including:

- **Infant and childcare.** Help parents find childcare options and navigate the care needs of their growing children.
- **Education.** Navigate the education system by receiving support with understanding IEPs, the college application process, student well-being and more.
- **Home- and facility-based care.** Assist caregivers in understanding and identifying care options for aging friends and family.
- **Neurodivergence and special needs.** Provide support to those caring for people of all abilities and find unique solutions to support their development.
- **End-of-life planning.** Help caregivers and families navigate the difficult situations that come with losing someone important.
- **Legal and financial resources.** Support caregivers by identifying options and resources for their legal and financial needs.
- **Pet care.** Find resources and support for furry family members.

#### Contact information:

Call **1-972-325-5836** (Intake Line is available Monday through Friday, 8:00 a.m. to 6:00 p.m. Central Time) | Visit [www.cariloop.com/genmills](http://www.cariloop.com/genmills) or download the Cariloop app in [Google Play](#) or the [iOS App Store](#)



#### How do I get started?

- 1. Register:** Access the Care Portal via the contact information below to create your account and get started.
- 2. Share your needs:** Share your caregiving needs with Cariloop, so they can understand how to best support you.
- 3. Meet your Care Coach:** Cariloop will match you with an experienced, licensed/certified Care Coach who will provide personalized assistance throughout your journey.
- 4. Use their services:** You can rely on Cariloop's support as much as you need, for anyone you care for.







## My Wellbeing With Virgin Pulse

We partner with Virgin Pulse to provide a personalized My Wellbeing program to help keep wellbeing at the top of your to-do list.

With the My Wellbeing program, you can:

- **Set your interests.** Choose areas that matter most to you, whether it's your eating habits, sleep, physical activity, relationships, finances or something else.
- **Get quick, simple, daily tips.** Get more active, eat well, manage life's ups and downs and much more.
- **Get rewarded.** Engage in disease management and lifestyle programs. The more you engage with your benefits package, the more points you can earn.

- **Connect a fitness tracker.** See how well you're doing and challenge yourself to take it up a notch!
- **Engage in healthy competition.** Gather a group of coworkers or friends and challenge one another to start a new healthy habit.

**The best part?** You can earn financial rewards, or PulseCash, along the way. All employees can earn up to \$500 per year in PulseCash (up to \$1,000 if your spouse or domestic partner is enrolled in a General Mills medical plan). PulseCash can then be used in the Virgin Pulse marketplace for things like fitness trackers, gift cards or a donation to charity.

Register at [join.virginpulse.com/GeneralMills](https://join.virginpulse.com/GeneralMills).

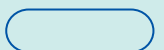


### **The program is completely confidential.**

General Mills does not have access to your individual personal information. We will use the aggregate data to help determine what programs and tools would be helpful to participants like you and your spouse/partner in the future.

#### **For help getting started:**

[Watch this short video](#) to learn more about how Virgin Pulse supports your wellbeing.





## Spring Health—A Mental Health Benefit

Spring Health—at no cost to you—gives you and your dependents ages six and older the tools to live a happier, healthier life through personalized mental and emotional wellbeing support.

The first six therapy sessions per year are covered at 100% for those covered by a General Mills medical plan administered by Blue Cross Blue Shield (subject to deductible, 80% paid by the plan).

Spring Health also provides traditional Employee Assistance Program (EAP) services to help you navigate work-life concerns.

### Key Features

- **In-app wellness exercises.** Support your mental fitness on-the-go, with exercises in meditation, better sleep and more.
- **Personalized recommendations.** Assessments to identify the right care for your needs, learn more about yourself and track your progress.
- **Dedicated support.** Receive guidance along your journey from your personal Care Navigator.
- **Therapy.** Book sessions with trusted providers at times that fit your schedule. Costs for the first six sessions per year are fully covered. (Virtual and in-person therapy sessions, when available.)
- **Medication.** Speak with psychiatrists to manage medications, when appropriate.
- **Coaching.** Receive tips for managing stress, increasing focus and more.
- **Additional services.** Access services to help you navigate life's challenges, from legal guidance to financial planning and more.



Spring Health is 100% confidential and your information is never shared.

### Get Started

Activate your account today at [generalmills.springhealth.com](https://generalmills.springhealth.com) or call **1-855-629-0554**. You can also search “Spring Health Mobile” in your app store to keep mental wellness resources at your fingertips.



## Retirement Savings Opportunities

It is important to invest in your future and the General Mills 401(k) Plan offers a convenient way to save for retirement.

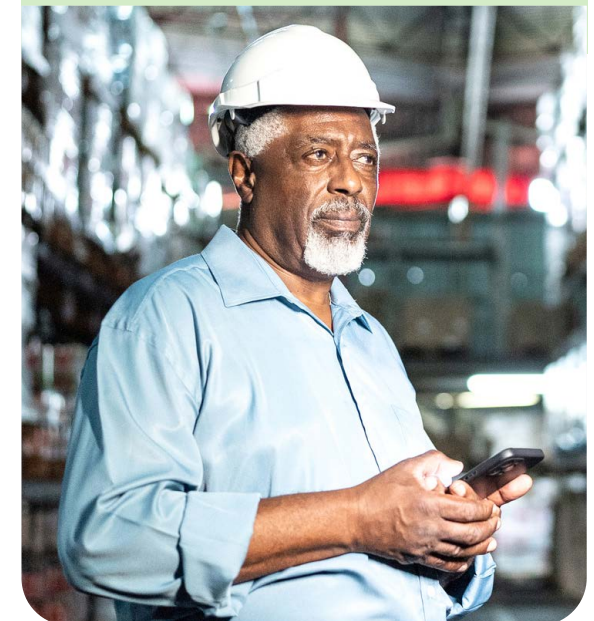
**You will be automatically enrolled in the 401(k) Plan approximately 45 days after your hire date** but you can enroll earlier if you wish. Refer to the Automatic Enrollment Notice mailed to your home for more details.

Here are some important reminders as you review your 401(k) Plan on My Benefits.

- **Don't miss out on the company match.** You may want to consider contributing at least up to the company match percentage. Any contribution rate changes you make will go into effect within one to two pay periods.
- **There's no such thing as a bad amount to start saving.** It's OK to start small. Even saving 1% of pay will start you on the path to a better financial future.
- **Both the 401(k) Plan and the HSA provide valuable tax-effective ways for you to save.** Individual situations vary and General Mills knows it can be hard to choose where to contribute first. Take advantage of our free, confidential and unbiased Financial Helpline for guidance on developing a savings strategy that works for you, your family and your financial goals. Call **1-888-899-4237**, access code GENMILLS.
- **Learn more about investing and our 401(k) Plan by attending a webinar. Attendance may qualify for My Wellbeing points. See the [Wellbeing Benefits section](#) for more information.**

### Important Note!

You can make Roth contributions and traditional pre-tax contributions. [Learn more on the video page.](#)







## Time Off Benefits

General Mills offers time off to balance the demands of the workplace with personal needs. Time Off Benefits include:

- **Vacation**—General Mills is committed to the overall health and wellbeing of our employees, which includes providing employees with vacation time to recharge, renew and restore. Employees accrue 120 to 240 hours of vacation each calendar year based on years of service. Vacation is pro-rated in the first year.
- **Holidays**—In addition to annual vacation, employees have company-paid holidays each year, which is set annually at each location.
- **Personal Holidays**—Personal holidays are paid holidays that are not scheduled by the company. The number of personal holidays may vary based on the location and the year.
- **Sick and Emergency Time**—Sick and Emergency time covers short-term absences and is intended to support employees dealing with illness or other qualifying reasons. Sick time is pro-rated the first year.
- **Bereavement**—General Mills supports employees who lose an immediate or extended family member. The Bereavement Policy provides employees with time off to mourn, plan and attend services due to the death of a family member.
- **Caregiver Leave**—Paid Caregiver Leave provides up to two calendar weeks or up to 80 hours (whichever occurs first) of paid time off to eligible employees for a qualifying need to care for immediate family members with serious health conditions, or assist them in selecting, evaluating and/or moving into a quality care facility. Employees are eligible after one year of employment.
- **Parental Bonding**—Parental Bonding Leave provides time for employees to care for and bond with their new baby or newly adopted child. An eligible employee may take up to 12 weeks (480 hours) of Paid Parental Bonding Leave.
- **Short- and Long-Term Disability**—General Mills provides short-term disability benefits effective on your first day of employment and long-term disability benefits after one year of service.

To learn more, visit the [Time Off](#) policies on G&Me.



## Other Benefits

General Mills offers benefits beyond just medical coverage. Here's a snapshot of the comprehensive and flexible benefits program offered to you as a General Mills employee.

- **Auto and Homeowners Insurance**—General Mills provides you access to some of America's top-rated insurance companies. In minutes you can compare coverage, prices and discounts from several different companies. [Learn more.](#)
- **Commuter Benefits**—You can save on qualified transportation and parking expenses with Smart-Choice tax-advantaged Commuter Benefits.
- **Dental Plan**—[Delta Dental](#) offers comprehensive dental services, including preventive, basic and major restorative services, and orthodontia for you and your family.
- **Free Financial Coaching**—You have access to **free**, confidential and unbiased education on money management, home ownership, tax strategies and more. Call the Financial Helpline at **1-888-899-4237** (use access code: GENMILLS) and earn My Wellbeing points!
- **Legal Services**—[MetLife Legal Plans](#) provides affordable legal services including wills and estate planning. Learn more on the [video page](#).
- **Life Insurance**—General Mills provides one times your annual pay in life insurance at no cost to you. You can purchase additional insurance—employee, spouse, child(ren) and/or accidental death and dismemberment (AD&D) coverage.
- **Long-Term Care Insurance**—Through [Unum](#), you can protect yourself and your loved ones from the expenses of nursing homes or at-home care.
- **Pet Insurance**—We offer pet insurance to our pet parents! Pet insurance is administered through Nationwide and can help you plan for your pet's health care—and offset costs for routine care and unexpected illness or injury. You also receive 24/7 access to Vet Helpline, where knowledgeable vets provide free guidance on any pet health concern. Call **1-877-738-7874** for more information.
- **Health Care and Dependent Care Flexible Spending Accounts (FSAs)**—The Health Care FSA can be used to pay for eligible health care expenses (medical, prescriptions, dental and vision) on a pre-tax basis.  
The Dependent Care FSA can be used to pay for day care expenses on a pre-tax basis while you work.
  - The IRS “use it or lose it” rule applies to the Dependent Care FSA. Any remaining funds in your Dependent Care FSA at the end of the year expire after December 31.
  - For the Health Care FSA, up to \$610 will carry over to the next plan year. Any balance above that amount will be forfeited.
  - Your election applies through the end of the calendar year and can only be changed if you have a qualifying life event.
  - Smart-Choice is the administrator of the Dependent Care and Health Care FSAs. You will receive a debit card from Smart-Choice to use for eligible health care expenses.



## Tools and Resources

General Mills offers tools and resources to help you choose and make the most of your benefits. Find the following tools and resources on My Benefits:

- **On-the-Go Access with Alight Mobile**

Download the Alight Mobile app to take your benefits with you—wherever you go. With the app, you can:

- View and manage your benefits;
- Find doctors and urgent care centers; and
- Complete your enrollment elections.

Simply search “Alight Mobile” in the App Store or Google Play.

- **One-on-One Assistance**

Understand your health and retirement plan choices with support from our trusted partner, Financial Finesse. Call **1-888-899-4237**, access code GENMILLS.

- **Health Plan Comparison Charts**

See all medical plan provisions and features in detail (e.g., deductibles, copays, coinsurance, hospital expenses, physical therapy).

### Have Questions?

Get answers to questions about all of your benefits. Contact the Benefits Service Center via HR Direct at **1-888-200-5555**, and press option 1.

### Appointment Scheduling

Schedule an appointment with a Benefits Service Center representative for assistance with your benefit questions. Learn more on My Benefits.

