

A smiling woman with dark skin and braided hair, wearing a dark blue Sodexo polo shirt, stands in a blurred office or kitchen background. The shirt has the Sodexo logo and her name, Laurence Sonda, on the left chest.

Welcome To Your 2025 Sodexo Benefits



**Live Well
Everyday**

We're Happy You're Here

As a Sodexo team member, you'll help provide services that improve the quality of life for millions of people every day—it's what we do. In return, Sodexo provides you with benefits for all of life's moments, big and small.

Using This Guide

This guide provides information on your Sodexo benefits, which is also found on the Sodexo Benefits Center website.

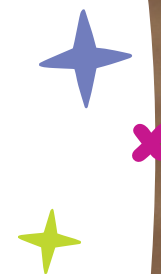
Be sure to review all that's offered and enroll in the benefits you need. Then, discover how your Sodexo benefits and programs support you in different stages of your life. Whether you are single or have a partner, saving for your future or going back to school, Sodexo provides programs to help you and your family **Live Well Everyday**.

Note: For Sodexo Live! (non-ADP) employees, policy references beyond the Health & Welfare offerings may differ from what is stated. Please refer to the Sodexo Live! handbook for further details on other policies.



Vita by Sodexo demonstrates our commitment to contribute to the personal, financial and family well-being of all of our employees regardless of the country in which they work or the Group entity by which they are employed. Vita¹ benefits include Company-paid Short-Term Disability (hourly and salaried) and the Employee Assistance Program.

¹ Certain employees subject to collective bargaining agreements are eligible to participate in some VITA benefits only to the extent provided for in their collective bargaining agreement.





QR Codes

are provided in this guide for an easy way to access certain benefits and resources. Just point your smartphone camera at the code and click the link you see on your screen.



What's Inside

02

Health

22

Money

30

Life

34

Enroll

40

Resources

Health

You Have Choices

Sodexo offers a variety of healthcare coverages and programs, incentives for living well and other benefits that support you and your family physically, financially and emotionally. Explore your choices and elect the coverage you need.

Health Plans And Prescription Drugs

The Aetna health plan options provide medical coverage that comes with an integrated pharmacy benefit, as well as a support team of experts who will help you get the care you need and navigate the healthcare system. There are four national health plan options to choose from:

- **Open Health Plan**
- **Network Health Plan**
- **Savings Health Plan (with HSA)**
- **Basic Health Plan**



Show Me The Money!

Sodexo offers a **\$600 Wellness Credit** when you get a physical exam that can lower your Aetna health plan rates in the following year. See page 18 for details on how to earn the Wellness Credit.

Regional Health Plans

Depending on where you live, you may be eligible for one of the regional health plans. If you live in California, Colorado, Georgia, Hawaii or the mid-Atlantic region (DC/MD/VA), you may have Kaiser Permanente HMOs as an additional health plan option. HMSA plans are available in Hawaii, and Triple-S Salud is the only available option in Puerto Rico. The Aetna health plan options aren't available if you live in Hawaii or Puerto Rico.

For more details on health plans, refer to the Summary Plan Description and the Summary of Benefits and Coverage (SBCs) located on [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com) and on [Sodexo LINK](#).

Quick Comparison Of Aetna Health Plan Options¹

	Open Health Plan	Network Health Plan	Savings Health Plan (with HSA)	Basic Health Plan
Paycheck Deductions	\$ \$ \$ \$	\$ \$ \$	\$ \$	\$
Health Savings Account (HSA)	N/A	N/A	Yes	Eligible but not available through Sodexo
Doctors/Facilities	Save money using in-network providers	In-network providers only	Save money using in-network providers	In-network providers only
Free In-Network Preventive Care	Yes	Yes	Yes	Yes
Annual Deductible	\$1,250 (you) \$2,500 (all other levels)	\$2,000 (you) \$4,000 (all other levels)	\$3,500 (you) \$7,000 (all other levels)	\$7,000 (you) \$14,000 (all other levels)
Copays	\$40 for doctor visits \$50 for specialist visits \$40 for therapy visits \$50 for chiropractic \$40 for urgent care	\$50 for doctor visits \$60 for specialist visits \$50 for therapy visits \$60 for chiropractic \$50 for urgent care	No copays	No copays
Emergency Room	30% after deductible, \$150 emergency/ \$500 non-emergency copay (waived if admitted)	30% after deductible, \$200 emergency/ \$500 non-emergency copay (waived if admitted)	20% after deductible	You pay 100% until deductible/out-of-pocket maximum is met
Most Other Services	30% after deductible	30% after deductible		
Out-Of-Pocket Maximum	\$9,200 (individual) \$18,400 (family)	\$9,200 (individual) \$18,400 (family)	\$8,300 (individual) \$16,600 (family)	Combined with deductible
Prescription Drugs: Retail And Mail Order	Copays for insulin and generic drugs; 30% for brands and specialty (with minimum and maximum limits)	Copays for insulin and generic drugs; 30% for brands and specialty (with minimum and maximum limits)	Copays (no deductible) for insulin; 20% after deductible for most other drugs	Copays (no deductible) for insulin; you pay 100% for most other drugs until out-of-pocket maximum is met

¹ In-network benefits only shown in chart; out-of-network information can be found on the individual plan chart pages and the Summary of Benefits and Coverage (SBC).

Note: Based on your ZIP code, you may not be eligible for certain Aetna health plan options. Please refer to your personalized enrollment worksheet for the plans you are eligible for.

Open Health Plan

The **Aetna Open Health Plan** has the lowest deductible of all the Aetna health plan options, provides copays for some services, like office visits, and allows you to see doctors who are in- and out-of-network. Because you have lower costs when you use the coverage, the rates deducted from your paycheck to pay for this plan are higher than the rates for the other Aetna health plan options.

Open Health Plan...

- Lowest deductible
- Highest paycheck deductions
- Copays for some services
- In- and out-of-network coverage
- Preventive services covered 100% in-network

Look For Aetna Doctors

Before you choose this plan, go to myaetnahealthplans.com to see if your provider (doctor, hospital or lab) is in Aetna's network.

What you pay for services...

	Open Health Plan	
	In-Network	Out-of-Network
Annual Deductible (Amount you pay each year before plan pays)		
You Only	\$1,250	\$2,500
All Other Coverage Levels	\$2,500	\$5,000
Copays and Coinsurance (Amount you pay)		
Preventive Care	\$0 (no deductible)	\$0 (no deductible)
Primary Care Office Visit	\$40 copay	50% after deductible
Specialist Office Visit	\$50 copay	50% after deductible
Physical, Speech and Occupational Therapy Visits	\$40 copay	50% after deductible
Chiropractic	\$50 copay ¹	50% after deductible ¹
Urgent Care	\$40 copay	\$40 copay
Emergency Room	30% after deductible, \$150 emergency/ \$500 non-emergency copay (waived if admitted)	
Hospital Coverage	30% after deductible	50% after deductible
Most Other Services	30% after deductible	50% after deductible
Out-of-Pocket Maximum (The most you pay in a year)		
Individual	\$9,200	\$18,400
Family	\$18,400	\$36,800

¹ Limit to maximum number of services.

Network Health Plan

The **Aetna Network Health Plan** provides in-network only coverage with some copays. The network of doctors for this plan may not be the same as the other Aetna health plan options. Before enrolling, check the list of doctors and facilities you want to use.

Network Health Plan...

- In-network only coverage—check doctors before enrolling
- Copays for some services
- Preventive services covered 100% in-network

Look For Aetna Doctors

Before you choose this plan, go to **myaetnahealthplans.com** and search the APCN+ Open Access Aetna Select network to view providers.

Important: You cannot cancel or change health plans if your doctor leaves the network. You can choose a new in-network doctor at any time.

What you pay for services...

	Network Health Plan	
	In-Network	Out-of-Network
Annual Deductible (Amount you pay each year before plan pays)		
You Only	\$2,000	No coverage
All Other Coverage Levels	\$4,000	No coverage
Copays and Coinsurance (Amount you pay)		
Preventive Care	\$0 (no deductible)	No coverage
Primary Care Office Visit	\$50 copay	No coverage
Specialist Office Visit	\$60 copay	No coverage
Physical, Speech and Occupational Therapy Visits	\$50 copay	No coverage
Chiropractic	\$60 copay ¹	No coverage
Urgent Care	\$50 copay	No coverage
Emergency Room	30% after deductible, \$200 emergency/ \$500 non-emergency copay (waived if admitted)	
Hospital Coverage	30% after deductible	No coverage
Most Other Services	30% after deductible	No coverage
Out-of-Pocket Maximum (The most you pay in a year)		
Individual	\$9,200	No coverage
Family	\$18,400	No coverage

¹ Limit to maximum number of services.

Savings Health Plan (with HSA)

The **Aetna Savings Health Plan** provides in-network and out-of-network coverage. You will save more when you use in-network providers. For most services, you first pay your deductible, then share costs with the plan. This plan also includes a **Health Savings Account (HSA)**.

Savings Health Plan...

- Tax-saving Health Savings Account available
- No copays
- In- and out-of-network coverage
- Preventive services covered 100% in-network

Health Savings Account (HSA) (administered by Inspira Financial)

An **HSA** is a bank account that offers triple tax savings. Money you contribute from your paycheck is tax-free; money used to pay healthcare costs is tax-free; money grows in the account tax-free. Dollars in your HSA are yours, even if you leave the health plan or Sodexo.

What you pay for services...

	Savings Health Plan	
	In-Network	Out-of-Network
Annual Deductible¹ (Amount you pay each year before plan pays)		
You Only	\$3,500	\$7,000
All Other Coverage Levels	\$7,000	\$14,000
Copays and Coinsurance (Amount you pay)		
Preventive Care	\$0 (no deductible)	\$0 (no deductible)
Primary Care Office Visit	20% after deductible	50% after deductible
Specialist Office Visit	20% after deductible	50% after deductible
Physical, Speech and Occupational Therapy Visits	20% after deductible	50% after deductible
Chiropractic	20% after deductible ¹	50% after deductible ¹
Urgent Care	20% after deductible	20% after deductible ²
Emergency Room	20% after deductible	20% after deductible ²
Hospital Coverage	20% after deductible	50% after deductible
Most Other Services	20% after deductible	50% after deductible
Out-of-Pocket Maximum (The most you pay in a year)		
Individual	\$8,300	\$16,600
Family	\$16,600	\$33,200

¹ Limit to maximum number of services.

² Subject to in-network deductible.

More On HSAs

Health Savings Accounts have some awesome perks like tax-free spending and the ability to roll over unused money year after year. You can use your HSA to save on a wide variety of qualified products and services, such as:

- ✓ Health deductibles and expenses
- ✓ Dental care, including extractions and braces
- ✓ Eye exams, glasses and contacts
- ✓ LASIK surgery
- ✓ Prescription medications and supplies
- ✓ Foot treatment
- ✓ Over-the-counter items, such as pain relievers, medical supplies and contact lens solution
- ✓ Plus, many other everyday items, like sunscreen and hand sanitizer

Important IRS Rule

You cannot contribute to both a Health Savings Account and the Sodexo, Inc. Health Care Spending Account.

At every stage of life, the HSA delivers big benefits.

- **20s:** Even though your healthcare expenses may be lower in your 20s, you can still save money with an HSA by using these funds toward eligible purchases. Leftover money can be invested and will grow tax-free, so you can use those savings later in life when your healthcare expenses are higher
- **30s and 40s:** Experiencing life events, like buying a home, growing your family or paying for your child's education can leave you feeling caught between the need to spend and save. The tax advantages the HSA offers help you lower your taxable income while helping you pay for out-of-pocket expenses
- **50s:** Getting retirement ready means saving as much as possible for healthcare expenses. In fact, the IRS allows people age 55 and older to contribute an additional \$1,000 each year as a catch-up contribution





Opening A New HSA

When you enroll in the Aetna Savings Health Plan for the first time, you become eligible to open your own HSA (administered by Inspira Financial). Here's what to do...



First,

Decide How Much To Contribute

When you enroll in the Aetna Savings Health Plan, you choose the amount you want to contribute to your HSA on an annual basis pre-tax from your paycheck. For 2025, the IRS contribution limit for single coverage is \$4,300 and \$8,550 for family coverage. And, you can change your contribution amount anytime—it's your bank account to manage.

Tip: The **HSA Modeling Tool**, available on the Sodexo Benefits Center website, will help you decide how much to contribute to your HSA.



Next,

Register Your HSA

You'll receive a letter in the mail from Inspira Financial with detailed instructions on how to activate your account debit card and register your account on inspirafinancial.com.



Then,

Use Or Save Your Money

Using your HSA is easy. Simply use your Inspira Card™ to pay for eligible expenses up to the amount available in your account. You can also arrange for payment online or reimburse yourself for eligible expenses you paid out-of-pocket.

Basic Health Plan

The **Aetna Basic Health Plan** provides in-network only coverage. It has the highest deductible of all the Aetna health plan options. You pay all medical expenses until you meet your deductible (and out-of-pocket maximum). Then, the plan will pay 100% toward covered services for the remainder of the calendar year.

Even though you are paying the most out of your own pocket with this plan, in-network doctors and facilities pass along discounted pricing to Aetna members, lowering your costs. The rates deducted from your paycheck to pay for this health plan are lower than the rates of the other Aetna health plan options.

Basic Health Plan...

- Provides a basic healthcare safety net
- In-network only coverage
- Lowest paycheck deductions
- Highest deductible
- Deductible must be paid before plan pays
- Preventive services covered 100% in-network

What you pay for services...

	Basic Health Plan ¹	
	In-Network	Out-of-Network
Annual Deductible/Out-of-Pocket Max (Amount you pay each year before plan pays)		
You Only	\$7,000	No coverage
All Other Coverage Levels	\$14,000	No coverage
Copays and Coinsurance (Amount you pay)		
Preventive Care	\$0 (no deductible)	No coverage
Primary Care Office Visit	0% after deductible	No coverage
Specialist Office Visit	0% after deductible	No coverage
Physical, Speech and Occupational Therapy Visits	0% after deductible	No coverage
Chiropractic	0% after deductible	No coverage
Urgent Care	0% after deductible	No coverage
Emergency Room	0% after deductible	0% after deductible
Hospital Coverage	0% after deductible	No coverage
Most Other Services	0% after deductible	No coverage

¹ This health plan meets the requirements of a Health Savings Account-qualified health plan. However, Sodexo does not sponsor an HSA for this health plan. It's your responsibility to open, maintain and make deposits into an account if you choose to open one.



Questions?

Visit [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com)
or call **855-668-5040**.

Prescription Drugs

All Aetna health plan options come with prescription drug coverage. How much of your medications costs are covered varies by health plan; however, the drugs covered are the same for all Aetna health plan options. Here's a look at your costs under each option.

	Open	Network	Savings	Basic
Retail (30-day supply)				
Insulin	\$30 copay	\$30 copay	\$30 copay, no deductible	\$30 copay, no deductible
Generic ¹	\$15 copay	\$15 copay	20% after deductible	You pay 100% until you reach deductible and out-of-pocket max.
Preferred Brand	30% (\$60 min., \$150 max.)	30% (\$60 min., \$150 max.)		
Non-Preferred Brand	30% (\$90 min., \$235 max.)	30% (\$90 min., \$235 max.)		
Specialty	30% (\$90 min., \$235 max.)	30% (\$90 min., \$235 max.)		
Mail Order (90-day supply)				
Insulin	\$60 copay	\$60 copay	\$60 copay, no deductible	\$60 copay, no deductible
Generic ¹	\$30 copay	\$30 copay	20% after deductible	You pay 100% until you reach deductible and out-of-pocket max.
Preferred Brand	30% (\$120 min., \$300 max.)	30% (\$120 min., \$300 max.)		
Non-Preferred Brand	30% (\$180 min., \$470 max.)	30% (\$180 min., \$470 max.)		
Specialty	30% (\$180 min., \$470 max.)	30% (\$180 min., \$470 max.)		

¹ The plan requires you to use generic drugs when available, or you'll pay a higher cost.

Note: For medications you take on a regular basis, the plan requires you to pick up a 90-day supply through select participating pharmacies or have them delivered to your home through the CVS Caremark Mail Service. Check the Summary Plan Descriptions (SPDs) and Summaries of Benefits and Coverage (SBCs) located on [SodexoBenefitsCenter.com](https://www.sodexo.com/benefits-center) and on [Sodexo LINK](#) for more details.



Smart Ways To Manage Rx

Pay \$0 when you buy certain generic preventive medications, such as anxiety and depression drugs, breast cancer drugs, iron supplements and statins.

You can also use the CVS Caremark Mail Service Pharmacy for a fast and convenient way to get the medicines you need. Save money on your maintenance medications, including free shipping, and get 24/7 access to pharmacists and safety checks for drug interactions.



Health Support Programs From Aetna

When you enroll in an Aetna health plan option, the door opens to a variety of extra programs—many at no cost to you—designed to support your health and wellness.

Aetna OneChoice

Coaching and support from experts, such as nurses, pharmacists and health coaches, when you need it most.

Transform Oncology

A personal navigator to help you through a difficult cancer journey, from getting second opinions to enrolling in clinical trials and understanding treatment options.

24-Hour Nurse Line

Talk with a registered nurse for information about tests, procedures and treatment options. Nurses are available 24 hours a day, 7 days a week. The call is free with your plan benefits. To contact a registered nurse, call **800-535-9700** (24 hours a day) or log in to your account at **[aetna.com](https://www.aetna.com)**.

Transform Diabetes Care

A customized approach to diabetes and hypertension management.

Aetna Enhanced Maternity Program

Supporting all women regardless of risk level throughout the entire maternity journey.

Discount Program

Member discounts on many products and services, such as:

- Weight management
- Online health coaching
- Fitness services
- Natural products and services
- Vision and hearing care

It's free to take advantage of discounts and there are no claim forms to complete. Find more information about the available discounts in your Aetna online account under the "Health & Wellness" tab.

Continued on the next page!





Teladoc

A virtual way to access health care anytime, anywhere. Use Teladoc for general medical services (such as illness), mental health therapy services, dermatology services and caregiver services. Fees on average range \$40 – \$215, depending on which Aetna health plan option you choose.

Aetna Advocates

Personal health assistants who can help you understand your health plan and connect you with care manager experts in areas, such as:

- Transgender
- Family
- Cancer
- Behavioral and social health
- Nutrition

Virtual Physical Therapy With Hinge Health

Conquer your back and joint pain with virtual physical therapy through Hinge Health and get back to the activities you love.

Sodexo offers **Hinge Health** at no cost to employees and their dependents (age 18+) enrolled in an Aetna health plan. With Hinge Health, you get innovative virtual physical therapy programs for back, knee, hip, neck and shoulder pain in easy-to-do 15-minute exercise sessions. Hinge Health also offers specialized programs for women's pelvic health, including menopause care. Just sign up and get:

- A personalized program with unlimited exercises and stretches developed for you by physical therapists
- Access to virtual physical therapy sessions as needed
- App-guided exercise therapy you can do from home and at your own pace



Use this benefit!

Visit hingehealth.com/sodexo to learn about what's included or call Hinge Health at **855-902-2777**.



I was experiencing a lot of pain in my hips, so I thought I would give Hinge Health a try. I was happy to find out I didn't need to go to a gym or have expensive equipment to follow the program. In fact, most of the exercises didn't require any equipment that wasn't already on my body. Coach Angela has been very supportive and checks to make sure I am meeting my needs and staying the course with my consistency. I completed all of the modules and am now in maintenance mode with very little, if any, hip pain. I am back to doing all of the things I enjoy outdoors."

-Michael

No-Cost¹ Surgery With Carrum Health

Surgery can be complicated and costly, and not all medical providers deliver the same quality of care. Sometimes, surgery can even be avoided.

That's why Sodexo offers **Carrum Health**, a **no-cost¹** special surgery and cancer care benefit for employees and their dependents (age 18+) enrolled in an Aetna health plan option.



Use this benefit!

Contact Carrum Health directly at **888-855-7806** or **carrum.me/sodexo** (or download the Carrum Health app).

Using Carrum Health

When you use Carrum Health, you and your enrolled family members (age 18+) get access to the highest quality surgeons and top hospitals in the country. All of the surgery costs and most travel expenses, if necessary, are covered.¹ Plus, you'll have a dedicated patient Care Specialist to help you throughout the entire process.

¹ If you are enrolled in the Aetna Savings or Basic Health Plans, with the exception of second opinions, you will need to pay the IRS minimum deductible of \$1,650 per individual before surgery costs are covered. Second opinions are provided at no cost to members and do not require payment of any deductible. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.





Covered Services

Carrum Health covers over 100 surgical procedures, including those for:

- Knees
- Hips
- Shoulders
- Back
- Neck
- Elbows
- Weight loss
- Hysterectomy
- Heart

In addition to surgery, Carrum Health also offers cancer care, which includes:

- Guidance and expertise from top cancer specialists (including second opinions and personalized care plans for any form of cancer)
- Treatment from leading cancer centers for certain forms of cancer such as breast, thyroid and blood cancers
- Ongoing virtual support from cancer-certified nurses who can answer cancer-related questions, discuss appointment details and provide ongoing assistance for up to two years

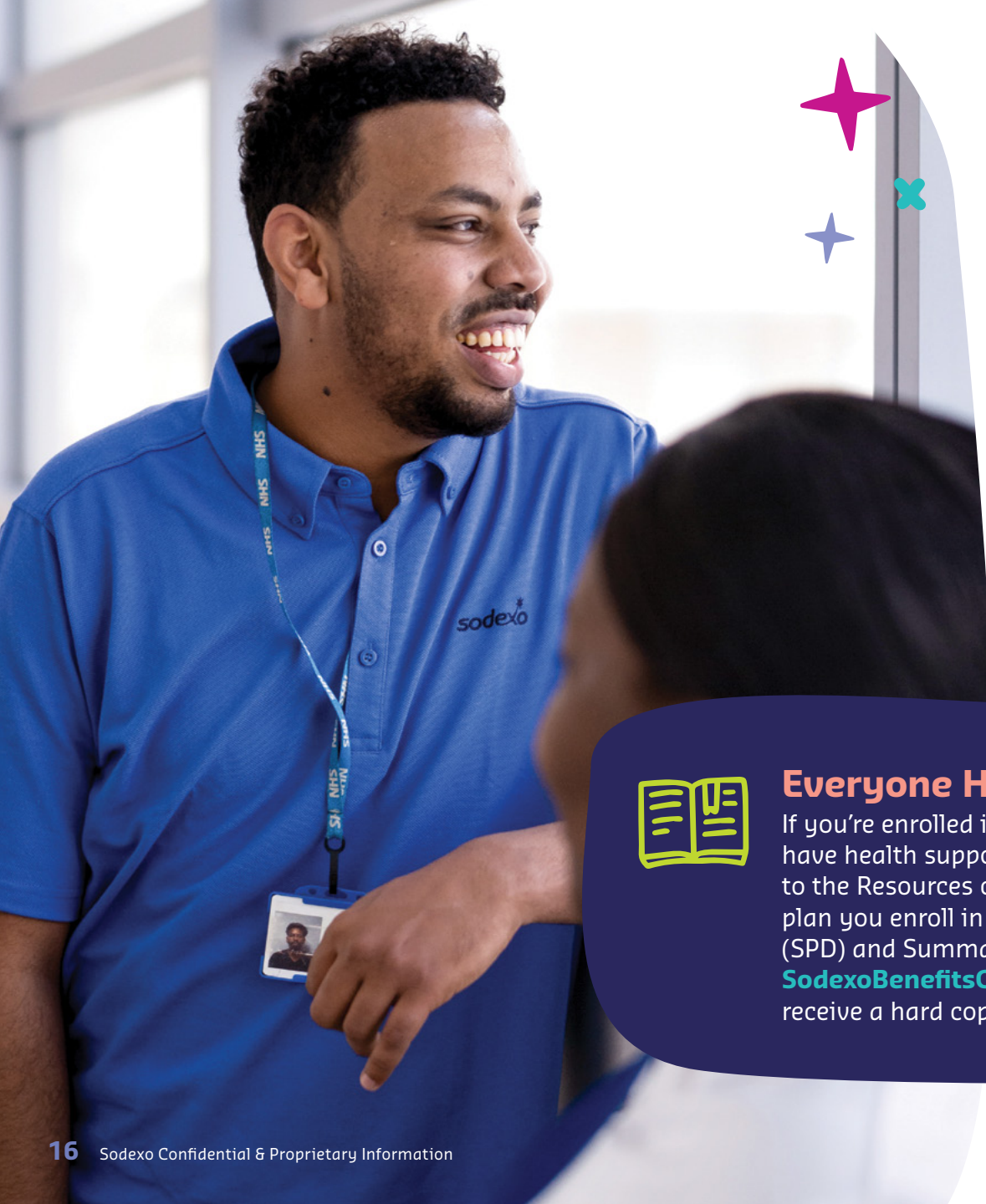


Carrum Health seemed too good to be true. But, as I went along in the process, it was clear to me that I was being treated with care and respect. Everything was handled extremely well, from the travel plans to the appointments. I have nothing but high praise for Carrum Health and the employees who helped me through what should have been a tough time. Bravo, Carrum Health!"

-Tom



Carrum Health providers must be used for weight-loss surgeries. If you use an Aetna Health Plan provider, your surgery will not be covered.



Other Medical Options

Kaiser Permanente HMO

- Available in California, Colorado, mid-Atlantic (DC/MD/VA), Georgia and Hawaii (eligibility is based on your home ZIP code)
- You must choose and see a Kaiser primary care physician (PCP) for all your care, and referrals are required to see a specialist. There is no out-of-network coverage
- Benefits vary by location



Everyone Has Resources

If you're enrolled in a Triple-S, Kaiser or HMSA health plan, you may have health support programs and virtual visit tools available. Refer to the Resources chart at the end of this booklet to contact the health plan you enroll in or see the applicable Summary Plan Description (SPD) and Summary of Benefits and Coverage (SBC) located on [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com) (or call them at **855-668-5040** to receive a hard copy).

Aetna Out-of-Area Health Plan

- Available to individuals who live in a ZIP code where the four standard Aetna health plans are not available. If this plan applies to you, it will be listed in your personalized enrollment worksheet
- This plan features a Health Savings Account (HSA). See the HSA section of this guide for more information on HSAs
- Under this plan, you are responsible for filing your claims to receive reimbursement from Aetna, and you may also be required to obtain prior authorization for certain services, in order for those services to be covered
- For additional information, please see the Summary of Benefits and Coverage (SBC) located on [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com) (or call them at **855-668-5040** to receive a hard copy)

Regional Plans

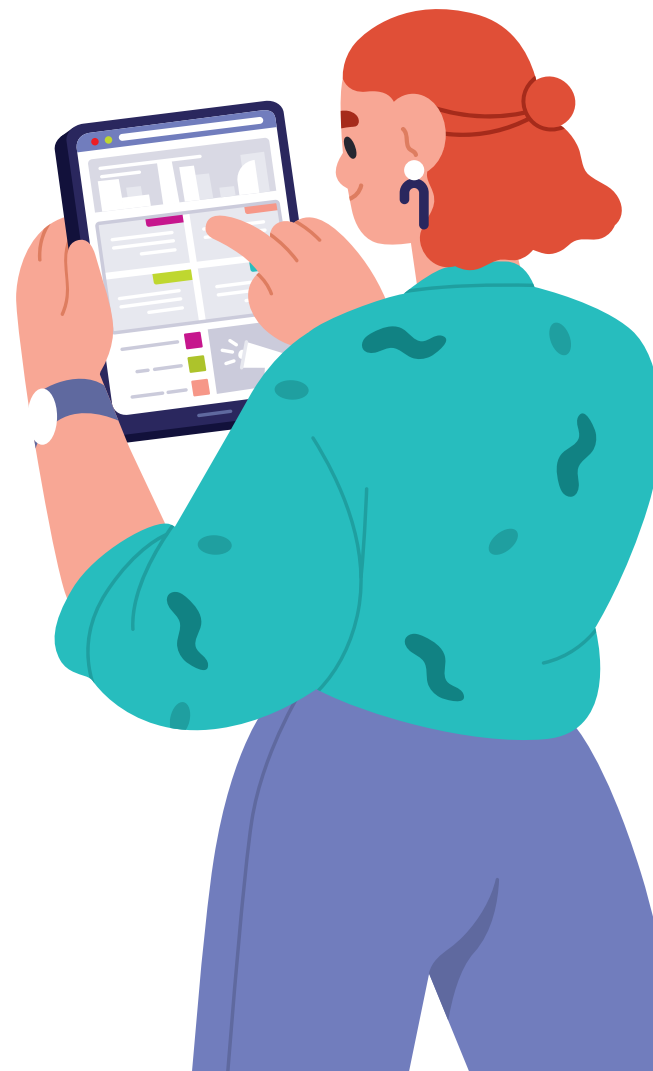
Hawaii

Your options are a Kaiser Permanente HMO or one of two HMSA plans—a PPO or an HMO.

Puerto Rico

Your health plan is Triple-S Salud, which includes dental benefits at no additional cost to you. Be sure to review the dental benefits provided by Triple-S to see if they meet your needs. You are also eligible to enroll in the Sodexo Dental Plan through MetLife at an additional cost.

If you are eligible for these plans, you will see them listed on your personalized enrollment worksheet. For questions, call the Sodexo Benefits Center at **855-668-5040**. To contact the plan directly, see the Resources tab in this guide for information.



Wellness Works

Taking steps to keep yourself well really does help you live a better life. These programs are designed to support you on that journey.



I wasn't very consistent about getting my annual checkup, but when Sodexo introduced the Wellness Credit, it gave me that nudge to get my exam. Good thing, because I found out that I was at risk for diabetes. My doctor helped me make some lifestyle changes so I could avoid this health condition. I also got the discount off my Aetna health plan paycheck rates."

-Juan



Live Well Everyday

Live Well Everyday means making healthy choices to have the highest quality of life possible. And keeping up with preventive care, such as getting your regular annual physical exam, is an essential part of it. When doctors find problems early, your chances for a successful treatment and cure are better.

Sodexo recognizes the importance of employees' well-being. That's why we offer an annual **\$600 Wellness Credit**. By earning the Wellness Credit, Aetna health plan rates are reduced on each paycheck throughout the year. (Savings vary depending on which health plan you choose and your level of coverage.) Employees who complete their application by the deadline of Sept. 30 each year will receive a reduction in their paycheck deductions in the following year.

Grab the Physician Certification Form from [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com), the Alight Mobile app, Sodexo LINK or by calling **855-668-5040**. Submit your completed form by email to forms@mobilehealthconsumer.com or fax it to **833-421-5742**.

Life Resources Employee Assistance Program¹



Life can be a juggling act. It takes time and energy to manage your work, family and personal well-being. The Life Resources Employee Assistance Program (EAP) helps you manage life's daily challenges. Life Resources offers confidential professional support for emotional health and work-life balance concerns at no cost to you or your family.

Life Resources is free and automatically available to full- and part-time non-union employees and their family members. You don't need to enroll or participate in any other Sodexo benefit to access Life Resources.

With Life Resources, you and your family get up to eight free confidential counseling or coaching sessions for a wide variety of concerns, such as:

- Anxiety
- Depression
- Marriage and relationship problems
- Grief and loss
- Substance use
- Anger management
- Stress
- Financial assistance
- Legal assistance
- Family assistance

¹ Certain employees subject to collective bargaining agreements are eligible to participate in this plan only to the extent provided for in the collective bargaining agreement.



To contact Life Resources:

- ✓ Visit liferesources.us.sodexonet.com.
- ✓ Call **888-491-5344**, 24/7 (English and Spanish).
- ✓ Download the **eConnect Mobile app**. Create your unique log in for the website and app by using group code: sodexo.

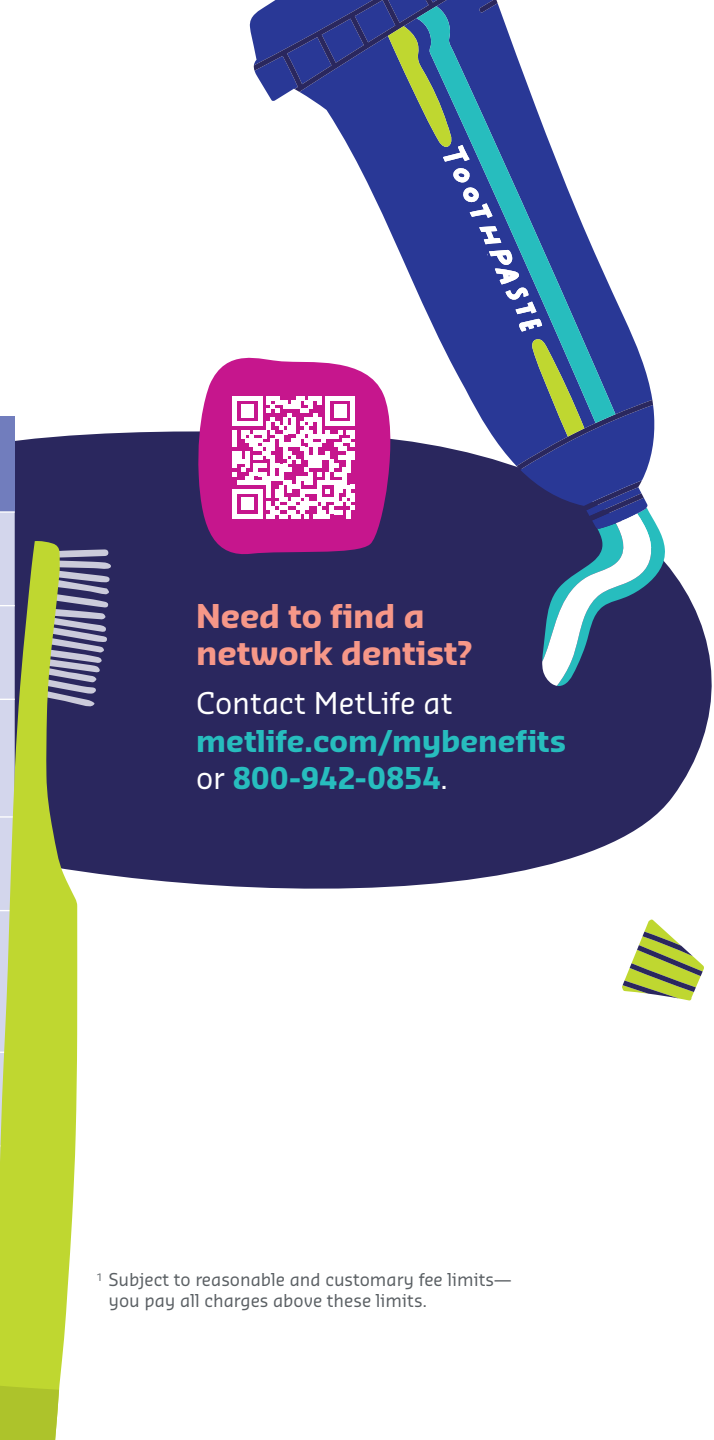


Dental


The Dental Plan—administered by MetLife—covers preventive, basic and major services, including orthodontia, for adults and children. The plan lets you use any dental provider, but using an in-network dentist will save you money because you'll get the MetLife discount.

What you pay for services...	In-Network	Out-of-Network ¹
Deductible	\$50 per person	\$50 per person
Annual Maximum	\$2,250 (Does not include preventive services)	\$2,250 (Does not include preventive services)
Preventive (Checkups, cleanings and fluoride treatments)	\$0 (no deductible)	20% (no deductible)
Basic Services (Fillings, extractions, root canals)	20% after deductible	20% after deductible
Periodontics (Treatment of gums and bones of the mouth, including periodontal surgery once per quadrant, every 36 months)	20% after deductible	20% after deductible
Major Services (Inlays, crowns, implants)	50% after deductible	50% after deductible
Orthodontics (For adults and children)	50% (no deductible)	50% (no deductible)
Lifetime Orthodontia Maximum	\$2,000	\$2,000

¹ Subject to reasonable and customary fee limits—you pay all charges above these limits.



Vision

EyeMed is our Vision Plan administrator and it uses the Select network of providers. Within the Select network, you may receive enhanced benefits by choosing a Plus provider. Look for the “plus” icon  when you search on EyeMed’s website.



What you pay for services...	In-Network	Out-of-Network
	Copays	Reimbursement
Eye Exams	\$0 copay	Up to \$32
Standard Contact Lens Exam	\$10 copay (includes two follow-up visits)	Up to \$40
Frames (Additional glasses allowance per year when using a Plus provider)	\$130 allowance (\$180 allowance with a Plus provider), then 20% off balance	Up to \$58
Standard Lenses	\$15 copay	Up to \$28 for single vision Up to \$44 for bifocal Up to \$72 for trifocal/lenticular
Progressive Lenses	Tier 1 \$100 copay Tier 2 \$110 copay Tier 3 \$125 copay Tier 4 \$80 copay, then 20% off retail price less \$120 allowance	Up to \$44
Contacts (Instead of frames)	\$130 allowance, then 15% off balance (\$130 allowance for disposable)	Up to \$104



Need to find a network vision provider?

Contact EyeMed at eyemed.com or **866-299-1358**.

Vision Discount Program

You don't have to be enrolled in vision coverage to take advantage of EyeMed's Vision Discount Program. Visit eyemed.com to learn how you can get discounts on:

- Exams
- Frames
- Lenses
- Contacts
- Hearing aids
- Laser vision correction



Money

Today & Tomorrow

Saving money is top of mind for everyone—so Sodexo offers plans and programs to help you pay for care, prepare for the unexpected and build up wealth for your financial future.

Supplemental Insurance Plans

During enrollment, you can elect Supplemental Insurance Plans, offered through MetLife, for additional financial protection for you and your family.¹ You pay for these plans with after-tax payroll deductions. You do not need to be enrolled in a Sodexo health plan, and **these plans do not replace medical insurance**—they supplement your income.

Coverage

How It Protects You

Covered Events

What You Receive

Good To Know

Accident Insurance	Critical Illness Insurance	Hospital Indemnity Insurance
Provides financial support if you or a covered family member suffers an injury or death due to an accident	Provides financial support if you or a covered family member becomes seriously ill	Provides financial support if you or a covered family member needs to be hospitalized
<ul style="list-style-type: none"> • Dislocations • Dismemberment • Concussions • Cuts & lacerations • Accidental death • Skin grafts • 2nd- & 3rd-degree burns • Eye injuries • Coma • Fractures • And more 	<ul style="list-style-type: none"> • Cancer • Heart attack • Coronary artery bypass graft • Stroke • Alzheimer's disease • Kidney failure • Major organ transplant • And more 	<ul style="list-style-type: none"> • Hospital admissions • Intensive care unit (ICU) admissions • Inpatient rehab unit stays
Amount depends on the injury and level of care you need	Choose a benefit amount of \$10,000, \$20,000, \$30,000 or \$40,000 (paid in a lump-sum payment)	Amount depends on the event and level of coverage you elect
You'll need to designate a beneficiary when you enroll	<ul style="list-style-type: none"> • You'll need to designate a beneficiary when you enroll • There is a waiting period between illness occurrences 	<ul style="list-style-type: none"> • You'll need to designate a beneficiary when you enroll • A flat amount is usually paid for a hospital admission and a per-day amount for your entire hospital stay

What You Can Use The Money For

You can use the cash benefit paid to you in each plan however you wish. Common expenses include:

- Deductibles and copays
- Treatments and services not covered by your health plan
- Out-of-network coverage
- Gas, groceries, bills, mortgage payments and other living expenses

Health Screening Benefit

Each enrolled employee or dependent can earn an annual \$75 health screening benefit under each Supplemental Insurance Plan for a maximum of \$225 if enrolled in all three plans—Accident, Critical Illness and Hospital Indemnity.

Covered health screenings include an annual physical, a total cholesterol or triglyceride blood test, colonoscopy, mammogram, preventive dental services and much more. When you have a qualified health screening, you will need to file a claim to receive the \$75 benefit, except in the case of preventive dental services through MetLife, which will automatically generate the \$75 benefit.

The \$75 benefit will be mailed to you in the form of a check.

Questions?

Contact MetLife at **800-GET-MET8 (800-438-6388)** or [metlife.com/sodexo](https://www.metlife.com/sodexo) (or download the MetLife app).

¹ Coverage varies by state. Contact MetLife at **800-GET-MET8 (800-438-6388)**. If you have questions, refer to the applicable Summary Plan Description (SPD) located at [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com) (or call the Sodexo Benefits Center at **855-668-5040** to receive a hard copy).

Flexible Spending Accounts

The Health Care Spending Account (HCSA) and Family Care Spending Account (FCSA) let you put aside pre-tax dollars for eligible expenses. These tax-advantaged accounts save you money by lowering your taxable income and give you tax-free dollars to use. Both accounts are administered by Smart-Choice Accounts (SCA).

If you are hired later in the year (after October), you cannot enroll in these plans until Annual Enrollment for the next calendar year.

¹ You cannot contribute to this account if you are also enrolled in the Aetna Savings Health Plan with an HSA or in any other HSA.

² Contributions are based on 46 weeks if paid weekly and 23 weeks if paid biweekly.

³ Out-of-pocket expenses will be reimbursed via check or direct deposit once claims are processed. The debit card is tied to your account to pay for expenses anywhere Visa is accepted (save receipts for verification, if needed).



Important IRS Rule

You cannot contribute to both a Health Savings Account and the Sodexo, Inc. Health Care Spending Account.

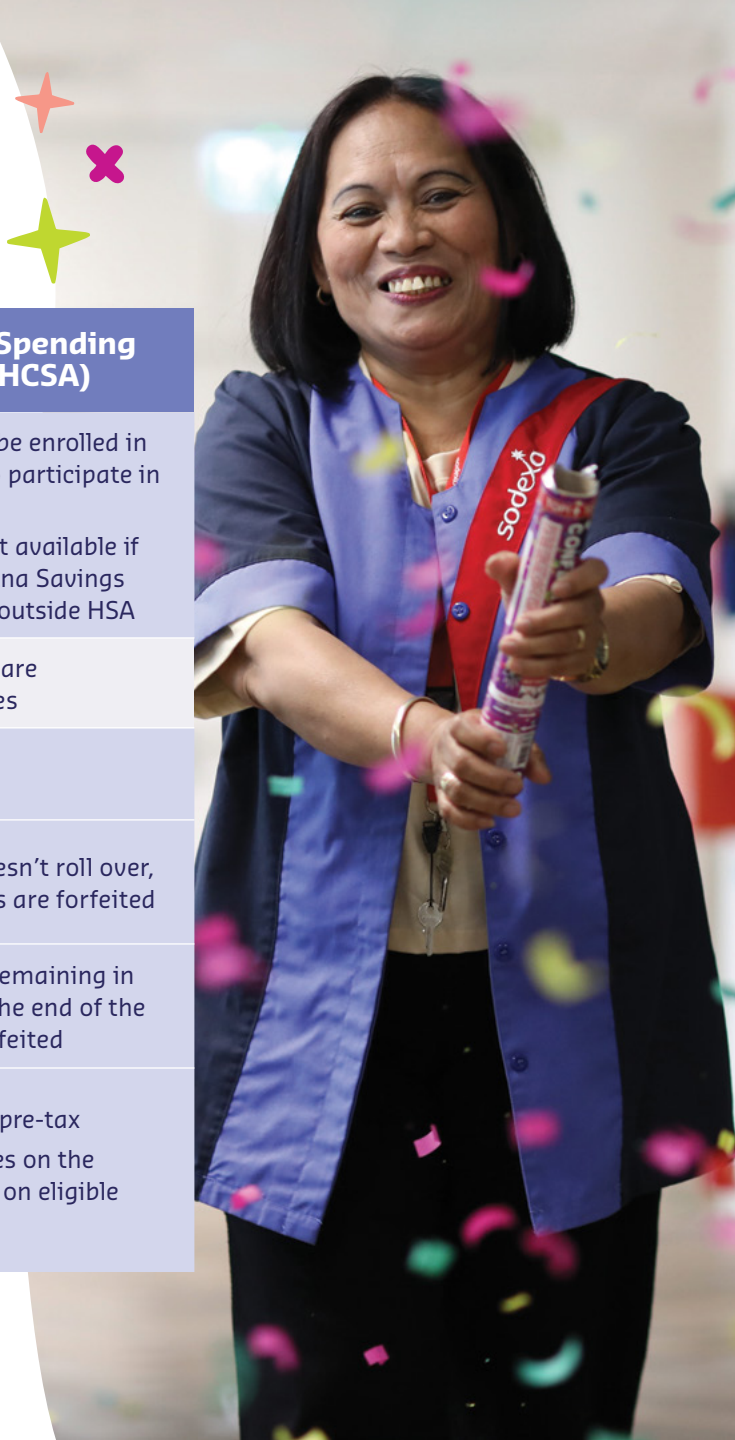
	HCSA ¹	FCSA
Your Contributions ²	Up to \$3,200	Up to \$5,000 (\$2,500 if married and filing separately)
Use Funds For	Eligible medical, prescription, dental and vision expenses (including over-the-counter drugs and feminine care products)	Eligible child and elder care expenses
When Funds Are Available	Immediately	As funds accumulate in your account
Using Your Funds	<p>The Smart-Choice Debit Card:³ Automatic for all enrollees and can be used over multiple plan years, if you re-enroll</p> <p>Pick and Pay: Request reimbursement through the SCA website</p> <p>Auto-Pay: Sign up on the SCA website to have your Aetna health, dental and/or vision claims paid to you once your claim information is received. This option is not available for those enrolled in a Kaiser, HMSA or Triple-S plan.</p>	<p>You pay for services and then submit claims by mail, via fax or online using the Smart-Choice Mobile app or website</p>
Account Balance	All unused funds at the end of the year are forfeited. You'll have until March 31, 2026, to submit any 2025 claims.	

Compare Accounts

Now that we explained both types of spending accounts, you can use this chart to see how they're different.

	Health Savings Account (HSA)	Health Care Spending Account (HCSA)
Requirements To Participate	You must participate in the Aetna Savings Health Plan ¹	<ul style="list-style-type: none">• You don't have to be enrolled in any health plan to participate in the HCSA• This account is not available if enrolled in the Aetna Savings Health Plan or an outside HSA
Purpose	To save tax-free dollars to help pay for health care expenses and over-the-counter health supplies	
Who Contributes Money To The Account	You	You
Does The Money Carry Over At The End Of The Year?	Yes, your money rolls over year to year	No, the money doesn't roll over, and unused dollars are forfeited
Who Does The Money Belong To If You Leave Sodexo	You own your HSA, so the account goes with you	Unused money remaining in your account at the end of the year is forfeited
Tax Advantages	<ul style="list-style-type: none">• Contributions are pre-tax• You don't owe taxes on the money you spend on eligible expenses• Your HSA money grows tax-free	<ul style="list-style-type: none">• Contributions are pre-tax• You don't owe taxes on the money you spend on eligible expenses

¹ The Aetna Basic Health Plan meets the requirements of a Health Savings Account-qualified health plan. However, Sodexo does not sponsor an HSA for this health plan. It's your responsibility to open, maintain and make deposits into an account if you choose to open one.



Life And Accident

You have life and accident insurance—administered by Securian—to give your loved ones peace of mind if something were to happen to you. Some coverage is automatic; other coverage you can choose to enroll in.

You automatically get company-paid:

- Free Basic Life Insurance
 - › For salaried employees, 1x pay (\$500,000 maximum)
 - › For hourly employees, 1x pay (\$25,000 minimum)
(**Note:** If you make more than \$50,000 per year, the Free Basic Life coverage will be taxed for imputed income.)
- Business Travel Accident Insurance (salaried employees)

You can enroll in:¹

- Group Term Life Insurance:
 - › Benefit limit of 1 – 8x pay, up to \$1 million²
 - › Voluntary Accidental Death & Dismemberment Insurance (AD&D)³

Discover Extras From Securian

Register on the Securian website to access helpful features and additional benefits, such as legal advice, financial guidance, grief resources, travel assistance, legacy planning, beneficiary financial coaching and more.

¹ If you enroll after your initial eligibility period, Evidence of Insurability (EOI) is required. Coverage will not take effect until Securian has reviewed and approved your completed EOI.

² Evidence of Insurability may be required for coverage above certain benefit amounts.

³ You must be enrolled in Group Term Life Insurance to participate in AD&D.



Choose Your Beneficiaries

You'll need to elect beneficiaries for any life or accident plans you automatically receive or enroll in, for any supplemental health plans you elect and for your 401(k) plan. It's important to do this to make sure your insurance and retirement benefits would be paid as you intend and without delay.

Life and Accident Insurance

🌐 lifebenefits.com/plandesign/sodexo

☎ Securian at **877-282-1936**

Supplemental Insurance Plans

🌐 metlife.com/sodexo

☎ MetLife at **800-GET-MET8**
(800-438-6388)

Sodexo 401(k) Savings and Retirement Plan

🌐 MySodexoSavingsPlan.com

☎ Voya at **866 7 MY PLAN**
(866-769-7526)

Estimate How Much You Need

Use the Securian life insurance estimator tool to help you decide how much coverage you need; see page 40. Also, visit securian.com/your-insurance to learn more and find other resources.



Disability

Protect your income with Short-Term and Long-Term Disability coverage—insured and administered by New York Life—to make sure that money still comes to you if the unexpected happens and you're unable to work.

Short-Term Disability (STD)

As a new employee, you can elect Voluntary STD coverage without having to supply Evidence of Insurability (EOI). Once you reach one year of service, you'll be automatically enrolled in the **Vita STD Plan**,¹ paid for by Sodexo (which has the same coverage as the Voluntary STD Plan.) If you are a rehired employee, your prior Sodexo service will count toward your one year of service.



	Benefit Amount	Maximum Length of Benefit Payments
Voluntary Hourly STD	Up to 60% of your weekly earnings to a maximum of \$750 per week	26 weeks
Voluntary Salaried STD	Up to 60% of your weekly earnings to a maximum of \$2,885 per week	26 weeks

Important Note About STD Benefits

If you live in a state that has statutory disability benefits or if your state has Paid Medical Leave, then you may have access to disability benefits under the state plan. Sodexo STD benefits will be offset by the benefits you are eligible for under a state disability or medical leave plan.

Long-Term Disability (LTD)

Enrollment into LTD is not automatic. You can elect LTD coverage when you first become eligible. If you enroll at a later time, you will be required to complete EOI. Coverage will begin once your EOI has been reviewed and approved by the insurance company.

	Benefit Amount	Maximum Length of Benefit Payments
Voluntary Hourly LTD	Up to 60% of your pay each month to a maximum of \$2,000 per month	Varies by age and disability
Voluntary Salaried LTD	Up to 60% of your pay each month to a maximum of \$15,000 per month	Varies by age and disability



Visit **SodexoBenefitsCenter.com** for more information. Go to **mynylgbs.com** to register and manage your claims.

¹ Certain employees subject to collective bargaining agreements are eligible to participate in this Plan only to the extent provided for in the collective bargaining agreement.



Cyber & Identity Theft Protection

Help protect yourself
and your family.

Guard your identity, online privacy
and personal devices with the Norton
LifeLock Benefit Premier ID Theft Plan.¹
Once enrolled, Norton LifeLock gives
you access to a variety of programs
and features, such as:



You can enroll in, change
or cancel your coverage
at any time by visiting
SodexoBenefitsCenter.com.

- ✓ **Device security** to protect your mobile devices, tablets and computers from hackers, viruses, malware and other online threats
- ✓ **Identity alerts with credit monitoring** to let you know if there is fraudulent or suspicious activity, including new account openings, credit card usage and data breaches
- ✓ **Social media monitoring** to notify you of suspicious links, account takeover attempts or inappropriate content
- ✓ **Norton™ Secure VPN** to protect your online privacy
- ✓ **Parental control** to help you monitor your child's online activities so they stay safe
- ✓ **Million Dollar Protection™ Package** to reimburse stolen funds, cover personal expenses and provide coverage for lawyers and experts, up to \$1 million each

¹ Certain employees subject to collective bargaining agreements are eligible to participate in this plan only to the extent provided for in the collective bargaining agreement.

401(k) Savings Plan

The Sodexo 401(k) Savings Plan offers before-tax, after-tax and Roth 401(k) options (or a combination of all three), plus matching employer contributions and access to personalized investment advice from professionals.

With the 401(k) Savings Plan through **Voya**:

- In general, you can save 1 – 50% of your salary, up to IRS limits, in before-tax, after-tax and/or Roth contributions
- Sodexo contributes 50 cents for each dollar you contribute, up to the first 6% of your pay
- You're 100% vested in the employer match after three years (you own this money and can take it with you if you leave the company)
- You get online advice for free or professional management advice for a fee

As a new employee who is eligible to participate in the Plan, you are automatically enrolled. You have the option to enroll or opt out of the Plan within 30 days after your date of hire. If you do not opt out, you will be automatically enrolled at 1% of your eligible pay. Be sure to designate your beneficiary after you enroll.

Note: Sodexo Live! (non-ADP) and union employees eligible to participate in the Sodexo 401(k) plan will have to actively enroll in the 401(k) to have coverage.



If you have questions about your 401(k), call Voya at **866 7 MY PLAN (866-769-7526)**.

Get started at **MySodexoSavingsPlan.com**.

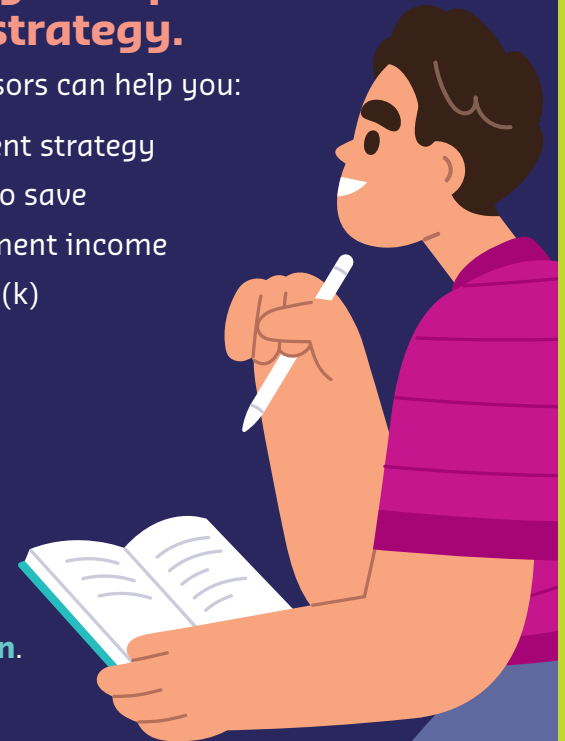
Let Voya help you improve your savings strategy.

Voya Retirement Advisors can help you:

- ✓ Create an investment strategy
- ✓ Decide how much to save
- ✓ Project your retirement income
- ✓ Maximize your 401(k)



Check out **Voya Learn** at **Voya.com/VoyaLearn**.





Life

Ups, Downs And Everything In Between

Does taking a day off and getting employee discounts improve the quality of your life? We think so. Explore these benefits designed to put a smile on your face.

Time Off

Sodexo offers multiple ways to take time off to take care of yourself, enjoy friends and family or do whatever you need.

Sick Leave

Eligible employees have at least five sick days per calendar year, which can also be used for family care. For hourly employees, eligibility for sick leave and how much you earn varies by work location. Note that your accrual rates and waiting periods may vary based on any state or local sick leave laws where you work.



Holidays

Generally, Sodexo offers eight holidays per year. Holidays can be paid or unpaid and vary by work location.

Vacation Leave

The amount of vacation leave you earn and carry over is based on your employee classification, length of service, work location and the policy at your unit. Contact your manager for more information on your eligibility and accrual rate.

Personal Days

Three days per calendar year are available to salaried (class 1 – 4) employees who do not work in California. These days cannot be carried over.

Other

Sodexo provides eligible employees time off for jury duty and up to three days of bereavement leave. For information about Family Medical Leave and Military Leave, call your Human Resources representative at **855-763-3964** (the PeopleCenter), ask your manager or visit **SodexoLINK.com**.



Note: Time off for Sodexo Live! (non-ADP) employees may vary from what is listed on this page. Sodexo Live! (non-ADP) employees should contact their local HR representative with any questions regarding time off.



Discounts

Enjoy exclusive discounts and deals as a Sodexo employee on:

- Cell phones
- Computers
- Flowers
- Mortgage loans
- Rental cars
- Tax prep
- Travel
- Vision
- And more!

Visit [SodexoLINK.com](https://www.sodexo.com/link) to learn more.

Tuition Reimbursement

Sodexo will help you pay for school. You can be reimbursed up to \$5,000 for classes pre-approved by your manager and taken through accredited institutions.

To receive reimbursement, you need to be actively employed at Sodexo. And you need to receive a C grade or better in the class (whether in a classroom or online).

Direct Deposit

For fast, hassle-free access to your pay, sign up for Direct Deposit or Money Network Service. For more information about these programs or to view your paychecks online, visit [SodexoLINK.com](https://www.sodexo.com/link).

Note: Tuition Reimbursement and Direct Deposit processes for Sodexo Live! (non-ADP) employees may vary from what is listed on this page. Sodexo Live! (non-ADP) employees should contact their local HR representative with any questions regarding Tuition Reimbursement or Direct Deposit.

Adoption Assistance

After one year of continuous service, eligible employees may receive reimbursement for Qualified Adoption Expenses incurred, up to \$8,000, for the adoption of an eligible child. Visit [SodexoLINK.com](https://www.sodexo.com/US/en/employee-benefits/qualified-adoption-expenses) for information.

Credit Unions

Enjoy the perks of a credit union. Contact the credit unions below to discover products and services available to you and your family.

USALLIANCE Financial Credit Union

 usalliance.org

 800-821-7280

First Commonwealth Federal Credit Union

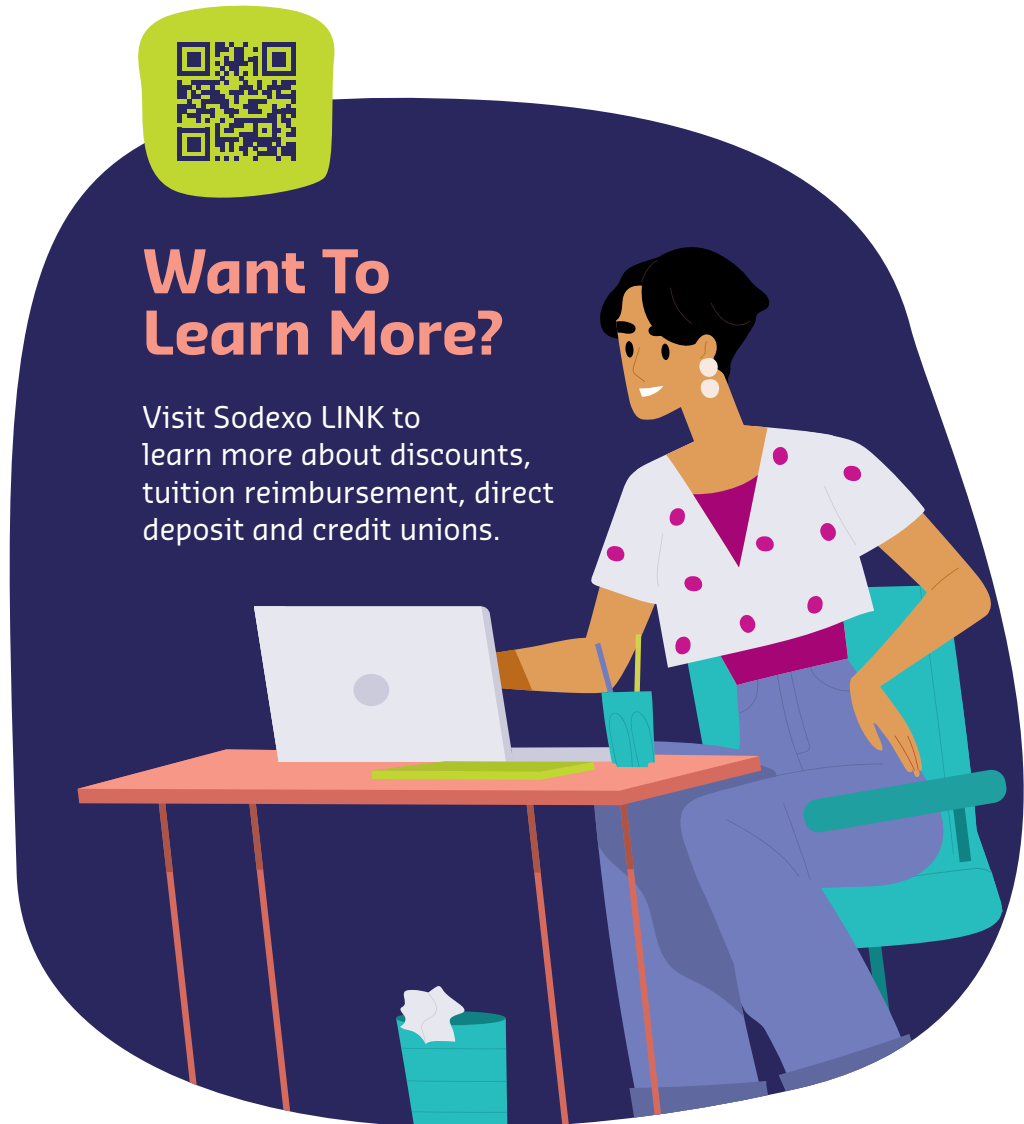
 firstcomcu.org

 888-821-2400



Want To Learn More?

Visit Sodexo LINK to learn more about discounts, tuition reimbursement, direct deposit and credit unions.



Enroll

Now that you've reviewed your new Sodexo benefits, it's time to enroll.

Some benefits you get automatically; others you must elect during your new hire enrollment window. And the easiest way to enroll is online at SodexoBenefitsCenter.com (also available in Spanish and other languages) or through the Alight Mobile app. You can also enroll by phone at **855-668-5040**.

Once you complete your enrollment, a Confirmation of Enrollment will be sent to your home address on record and you should verify that your elections are correct.



Important! Although you have 30 days to enroll, coverage and payroll deductions to support your benefit elections will start on your date of hire. Elections should be made as soon as possible to avoid large deduction impacts to your paycheck.

How To Enroll

Follow these steps to elect the benefits you need.



1

Review

Review all materials you receive, including your new hire enrollment worksheet that shows the weekly benefits costs so that you understand your options.

2

Decide Who To Cover

Think about whether you want to cover yourself only, your spouse/domestic partner and/or your child(ren), as this will affect what you pay for coverage.


3

Enroll

Enroll online, on the app or over the phone to get the benefits you want.

 SodexoBenefitsCenter.com

 Download the Alight Mobile app

 Call **855-668-5040**, 8 a.m. – 8 p.m. ET, Monday through Friday

Using The Sodexo Benefits Center

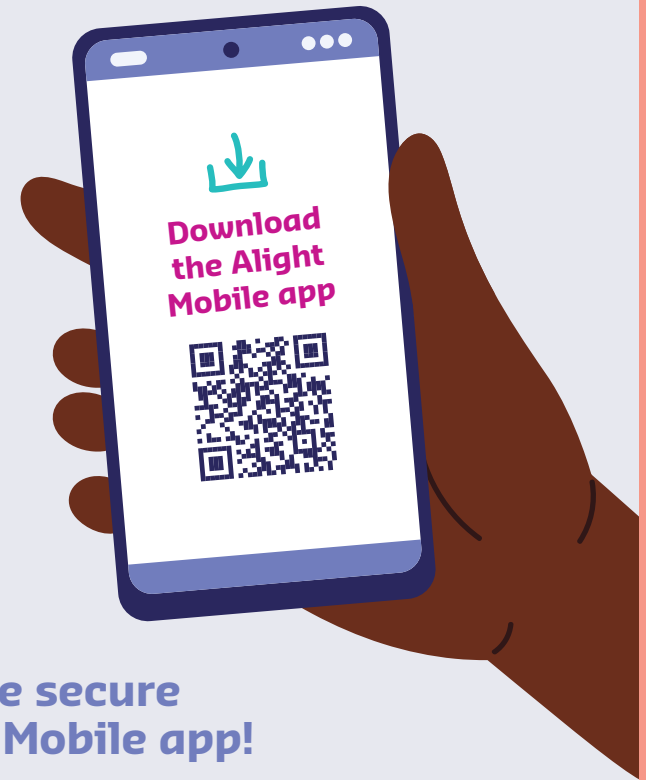
Data security is a must-have and important to Sodexo.

The Sodexo Benefits Center has protocols when accessing your personal information. To get specific account information, your benefits must be fully secured with a password or One Time Code when you go to SodexoBenefitsCenter.com, or with a PIN or One Time Code when you call the Sodexo Benefits Center.

To get started as a first-time user, you log on to the Sodexo Benefits Center website and create a web user ID and password, a phone PIN, and input your security questions and answers. Then, register your device or contact the Sodexo Benefits Center (**855-668-5040**) and follow the prompts to create a phone PIN. You will automatically be sent a web password via email or postal mail. You can also talk to a Customer Service Representative who can help you create a PIN.



SodexoBenefitsCenter.com is available in Spanish. Just choose Spanish under languages on the top of the homepage.



Use the secure Alight Mobile app!

You can use the Alight Mobile app to access the Sodexo Benefits Center anytime. To get the app, log in to SodexoBenefitsCenter.com and add your phone number under your profile. Then, download the Alight Mobile app from the Apple or Google Play Store, open the app, search “Sodexo” in the employer drop-down menu, enter your username and password, and tap sign in. Enter the access code that was texted to your mobile phone number. Be sure to set up mobile biometrics (touch or face ID, depending on your device), which you can use to easily log in to the website or when you call the Sodexo Benefits Center.

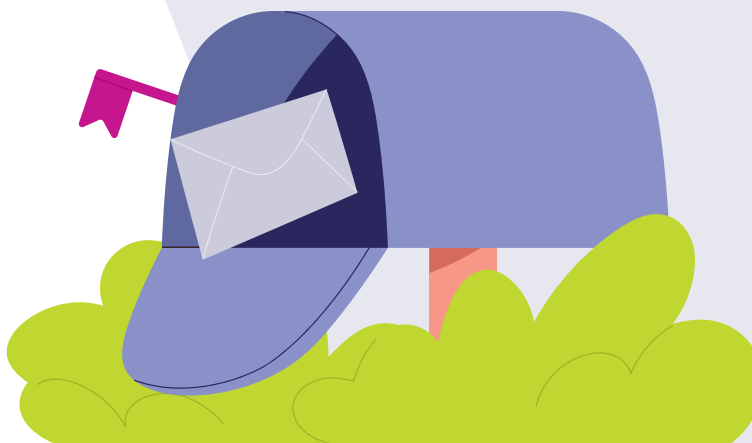
Once You're Connected...

- Select your communication preference (mail, email, text messages) so we know how you want to receive benefits materials
- Chat with a benefits specialist or schedule an appointment to walk through the enrollment process
- Use the Intelligent Virtual Assistant (IVA) virtual tool equipped with a unique conversational AI capability and architecture that allows it to understand a variety of requests and respond in real time, consistently and conversationally
- Grant access for your spouse/domestic partner by selecting Your Profile > Allow Shared Access
- Update your password (which expires every 180 days). And if you need to change it or forget what it is, select Forgot User ID or Password?

Tell Us How You Want To Receive Materials

Be sure to choose your communication preference for receiving benefits materials—either electronic (no print will be sent) or postal.

- ✓ Go to **SodexoBenefitsCenter.com**
- ✓ Click **Manage Communications** under the **My Profile** icon ⓘ
- ✓ Input your information (including adding your email and mobile phone to get text messages)
- ✓ Select **Delivery Preference** and choose postal mail or email, then save



Enrollment Checklist

Tear off and use this checklist to help get set up with your Sodexo benefits.

Enrolling In Benefits

- ☐ Register at SodexoBenefitsCenter.com to find benefits information and enroll in, cancel or make changes to benefits or call the Sodexo Benefits Center at **855-668-5040**, 8:00 a.m. – 8:00 p.m., ET
Important: You have **30 days** to enroll in benefits from your date of hire, and you will be responsible for covering costs starting from your hire date. It is crucial to make your enrollment promptly to prevent retroactive charges.
- ☐ **Sodexo LINK** website includes benefits, payroll and other resources. You will have access to SodexoLINK.com when you are hired¹
- ☐ View the **New Hire Video** on SodexoBenefitsCenter.com or SodexoLINK.com
- ☐ Your eligibility for **Paid Time Off** varies based on your location and work status. Contact your manager for details. Available and used time off balances can be found on your paycheck²
- ☐ Find information on Sodexo's **401(k) Retirement Savings Plan** at MySodexoSavingsPlan.com or call **866-769-7526**. More information on the Plan is found at **Sodexo 401(k) Retirement Savings Plan (dmplocal.com)**. You will automatically be enrolled at 1%, 30 days after your first day with Sodexo. Participation is voluntary, so you can make changes or cancel at any time³
- ☐ Register at liferesources.us.sodexonet.com (group code: sodexo) to learn more about the Life Resources Employee Assistance Program (EAP) or call **888-491-5344**

After You Enroll

- ☐ Submit required documentation for enrolled dependents to the Sodexo Benefits Center
- ☐ Review the Confirmation Statement mailed or emailed to you to be sure it matches your enrollment choices. Call the Sodexo Benefits Center for discrepancies
- ☐ Once your benefits are active, verify the payroll deductions are accurate on your paycheck
- ☐ If you enroll in a health or vision plan, look for ID cards at your home a few weeks after you enroll

¹ Sodexo Live! (non-ADP) employees generally do not have access to Sodexo LINK

² Sodexo Live! (non-ADP) employees should direct PTO balance inquiries to their manager, if balances are not available on their paystub

³ Sodexo Live! (non-ADP) and union employees eligible to participate in the Sodexo 401(k) plan will have to actively enroll in the 401(k) to have coverage

Handy Contact Information

Please Note

For your convenience, single sign-on to Aetna, Kaiser, MetLife, EyeMed, New York Life and Securian is available from the Sodexo Benefits Center.

For Help With:	Contact	Phone	Web
General Enrollment Questions, Resources and SPDs/SBCs	Sodexo Benefits Center	855-668-5040	SodexoBenefitsCenter.com
Advocacy Services	Sodexo Benefits Center	866-888-3203	SodexoBenefitsCenter.com
Information About the Marketplace	Sodexo Coverage Resources	855-668-5040	sodexocoverageresources.com
Payroll	Employee Service Center Sodexo Live! (non-ADP) employees contact your local HR team	877 PAYSXO (877-729-7396)	portal.adp.com
Health Plans	Aetna Health Plans (includes Rx)	833-383-2650	myaetnahealthplans.com
	Kaiser Permanente (HMO Plans)	California: 800-464-4000 Colorado: 855-249-5005 Mid-Atlantic (D.C., MD, VA): 800-777-7902 Georgia: 888-865-5813 Hawaii: 800-966-5955	select.kp.org/sodexo
	HMSA (Hawaii)	HMSA PPO: 808-948-6111 HMSA HPH Plus HMO: 808-948-6372	hmsa.com
	Triple-S Salud (Puerto Rico)	787-774-6060	ssspr.com
	Inspira Financial	888-678-8242	inspirafinancial.com
Health Savings Account (HSA)	Carrum Health	888-855-7806	carrum.me/sodexo
No-Cost Surgery Benefit (for Aetna participants)	Hinge Health	855-902-2777	hingehealth.com/sodexo
Virtual Physical Therapy (for Aetna participants)	MetLife	800-942-0854	metlife.com/mybenefits Plan ID number 0314886
Dental	EyeMed	866-299-1358	eyemed.com
Vision	Life Resources	888-491-5344	liferesources.us.sodexonet.com group code: sodexo
Employee Assistance Program	MetLife	800 GETMET8 (800-438-6388)	metlife.com/sodexo
Supplemental Insurance Plans	Smart-Choice Accounts	855-668-5040	SodexoBenefitsCenter.com
Flexible Spending Accounts (Health Care and Family Care)	Securian	877-282-1936	securian.com/your-insurance
Life and Accident Insurance	New York Life	888-842-4462	mynylgb.com
Disability	Norton LifeLock Benefit Solutions	800-607-9174	norton.com/ebsetup (Register) my.norton.com (Access Account)
Identity Theft Protection	Voya	866 7 MY PLAN (866-769-7526)	mysodexosavingsplan.com
401(k) Savings and Retirement Plan	Sodexo LINK Sodexo Live! (non-ADP) employees generally do not have access to Sodexo LINK		SodexoLINK.com
Employee Discounts			

Important Benefits Details

As you choose your benefits, there will be a few things to keep in mind.

Adding Dependents

If you add dependents to your coverage, you'll need to provide proof of eligibility. Required documentation includes marriage certificates, domestic partner affidavits, adoption papers and birth certificates. Look for information from Dependent Verification.

ID Cards

If you enroll in a health or vision plan, ID cards will be sent to you. If you enroll in the Aetna Savings Health Plan and contribute to an HSA, or participate in the Health Care Spending Account, a debit card will be mailed to you. Dental ID cards are not mailed. You may access your Dental ID card online at metlife.com/mybenefits.

Life Events

If you experience a qualifying life event during the plan year, such as marriage, birth, adoption, divorce, etc., you may be eligible to enroll for the first time or change your enrollment. You must request the change within 30 days of the event.

You can schedule an appointment with a customer service representative at SodexoBenefitsCenter.com.

Employees In Hawaii: Cancel Or Decline Coverage

If you wish to cancel or decline Sodexo health coverage, call the Sodexo Benefits Center at **855-668-5040** or go online at SodexoBenefitsCenter.com to make the change and obtain a Hawaii State Waiver Form. Return your completed form to the Sodexo Benefits Center.

If the form is not completed and received by the Sodexo Benefits Center by the date your benefits would normally begin, you will be automatically enrolled in the Kaiser Permanente HMO with employee only level of coverage, and you will be responsible for paying the cost of that coverage.

If you are automatically enrolled, you will not be able to cancel your coverage until the next Annual Enrollment unless you experience a qualifying event.



Questions?

Visit SodexoBenefitsCenter.com
or call **855-668-5040**.

Resources

Helpful Tools To Use

Here are some of our favorites to help you enroll and then manage your benefits throughout the year.

1

Complex Questions And Support

When you have specific questions or issues, contact **Advocacy Services** at **866-888-3203**, 8 a.m. – 7 p.m. ET, Monday through Friday. A HealthPro Consultant can help you understand the plans and how they work, explain benefits terms and resolve claim disputes.

2

Estimating Expenses

When you elect your health plan, the **Medical Expense Estimator** tool will ask questions about your medical and prescription drug usage and recommend a health plan for you based on this information. Find this tool on the Sodexo Benefits Center website.

3

HSA Modeling Tool

The **HSA Modeling Tool**, available on the Sodexo Benefits Center website, will help you learn more about HSAs and show you the value of your HSA in the future. Check it out as you're going through enrollment!

Very cool tool!



Find these tools and resources at **SodexoBenefitsCenter.com**.






4

Video Library

Watch short, helpful videos in the video library at [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com) to learn about your plan options and how to stay healthy.



5

Health Plan Comparison Charts¹

See a side-by-side comparison of the health plans so you can choose which one is best for you. You can find these comparisons, as well as more detailed documentation like the Summary of Benefits and Coverage (SBC), at [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com). You can also obtain a hard copy of the SBC by calling **855-668-5040**.

¹ This tool is only available if you have more than one medical plan option in your region.

6

Benefits App

Download our **Alight Mobile app** to your device so you can:

- Enroll in your benefits
- See your current coverage
- Search for doctors on the go
- View spending account balances
- And more!

More information can be found at [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com).

Download the
Alight Mobile app



7

Life And Disability Tools

Use the **Securian Life Insurance Estimator tool** to determine the coverage levels that make sense for your needs.

You'll find the Securian Life Insurance Estimator tool here for you and your spouse:

For hourly employees

🌐 [Lifebenefits.com/sodexohourly](https://lifebenefits.com/sodexohourly)

For salaried employees

🌐 [Lifebenefits.com/sodexosalary](https://lifebenefits.com/sodexosalary)

8

Common Medical Terms Explained

If you're not exactly sure what "copay," "coinsurance," "out-of-pocket maximum" or other medical insurance terms mean, refer to the Summary of Benefits and Coverage (SBC) for health plans located on [Sodexo LINK](#) and at [SodexoBenefitsCenter.com > Health & Insurance > Plan Information](#). If you would like a hard copy of an SBC, you can call the Sodexo Benefits Center at **855-668-5040**.

9

General Support

View the Benefits Question & Answers PDF on [Sodexo LINK](#) and at [SodexoBenefitsCenter.com](#) to find answers to common questions.







Need More Information?

Summary Plan Descriptions (SPDs) are documents that describe your coverage and rights under the Sodexo Benefit plans. When you enroll in Sodexo-sponsored employee benefit plans, you affirmatively consent to have all plan documentation furnished to you electronically. You further agree and acknowledge that all Sodexo-sponsored plan documentation, including but not limited to a plan's SPD, Summary of Benefits and Coverage (SBC) and Legal Notices and Provisions, will be communicated online to you by posting notices, disclosures and other communication on SodexoBenefitsCenter.com.

To find Sodexo SPDs and SBCs for health plans, visit SodexoBenefitsCenter.com > **Health & Insurance**. You can also use the quick link on the homepage of SodexoBenefitsCenter.com.

You have the right to have any document online provided in paper form or request to receive certain documents via email. If you need assistance finding a document, want a document emailed to you or want to request a printed copy of an SPD, SBC or any other plan documentation, please call the Sodexo Benefits Center at **855-668-5040** (8 a.m. – 8 p.m.) ET, Monday – Friday.



The benefits listed in this brochure give a general overview of the benefits package provided to non-temporary eligible employees or full-time hourly employees, working an average of at least 30 hours per week over a 52-week Measurement Period who are not covered under the terms of a collective bargaining agreement. Certain employees subject to a collective bargaining agreement are only eligible to participate in these plans to the extent provided for in the applicable collective bargaining agreement. If there is a difference between the information in this document, the Summary Plan Description, the Plan Document or the insurance policy, the information in the Plan Document or policy governs. The Plan Administrator reserves the right to resolve any ambiguity in this document.