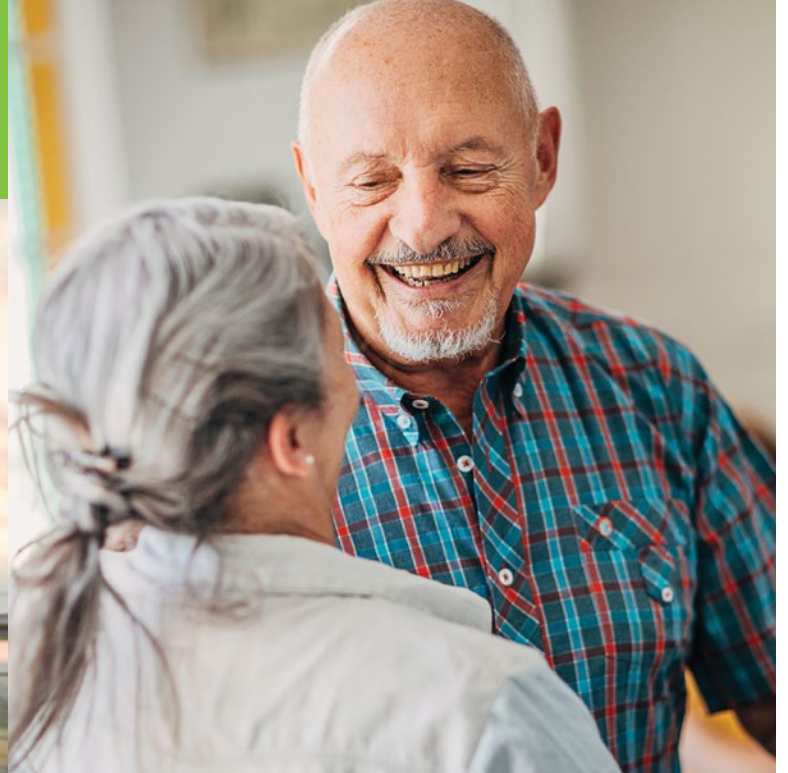




UNFI 2022 Benefits Guide

Choose the benefits that work for you



ELIGIBLE FOR LIMITED BENEFITS (ALL RESIDENTS)



*This guide applies to certain associates participating in the UNFI-sponsored benefit programs and plans. This information may not apply to certain part-time associates or certain other associates. This information also may not apply to certain union-represented associates unless specifically provided in a collective bargaining agreement. Contact the Associate Contact Center at **1-800-969-9688** for information on eligibility. UNFI reserves the right to amend or terminate the programs and plans in whole or in part at any time.*

This guide summarizes certain benefit programs. In the event of a conflict between this guide and the official plan or program documents, or if there is an issue this guide does not address, the official documents will govern.

UNFI 2022 Benefits Guide

Choose the benefits that work for you.

At UNFI, we work together for a better future, and that starts with our people. That's why we care about Total Rewards for our associates. Total Rewards is more than just your pay and health benefits. Our Total Rewards include programs and support to help you take care of your "whole self"—your health, finances and overall wellbeing...and those of your family. Explore your 2022 options—we've made improvements and added new options so you can meet your unique needs and choose the benefits that work best for you.

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Before You Enroll

Enrollment Overview

Enrollment for New Hires

New hires have 30 days from the date of hire to elect benefits. If you don't make elections within the initial 30-day period of eligibility, you'll have to wait until Annual Enrollment unless you have a Qualifying Life Event permitting the enrollment. You'll receive details at your home address on file, approximately five days after your first day of work, about your enrollment deadline and how to enroll.

It's important to choose your benefit options carefully because the medical choice you make will remain for the entire plan year and cannot be changed unless you experience a Qualifying Life Event.

Enrollment for Newly Eligible Associates and/or Dependents

If you or your spouse or children become eligible for coverage during the plan year as a result of a Qualifying Life Event, you will have a limited period of time to enroll yourself and/or any eligible dependents in coverage. See the **Changing Coverage During The Year – Qualifying Life Events** section of this Guide for more information.

Enrollment For Current Associates—Annual Enrollment

Each year, the Annual Enrollment period is when you can choose the benefits you want for the upcoming benefit plan year. UNFI's benefit plan year runs from January 1 to December 31.

If You Don't Enroll

DEFAULT BENEFITS FOR NEWLY ELIGIBLE ASSOCIATES

If you are a newly hired associate or are eligible for benefits for the first time and you do not enroll during your new hire/initial eligibility enrollment period, you will only be enrolled in Health Advocate, Employee Assistance Program (EAP), *Healthy Pursuits* wellness program (Virgin Pulse) and Calm benefits. You will not be covered under the medical option.

Note: Non-union associates (excluding retail associates) will be automatically eligible to participate in the Bright Horizons Back-up Care and Enhanced Family Resources program upon hire.

DEFAULT BENEFITS FOR ENROLLED ASSOCIATES

If you are a current associate and do not make any benefit plan changes in the benefits enrollment system during the Annual Enrollment period (November 5 -16, 2021, for 2022 benefits), you will only have Health Advocate, EAP, *Healthy Pursuits* wellness program (Virgin Pulse) and Calm benefits in 2022.

You must take action during Annual Enrollment if:

- **You want medical coverage in 2022.** If you were enrolled in medical coverage in 2021 your elections **will not** automatically carry forward into 2022. You **must** enroll in the new medical option (HDHP option) available to associates who average 30-34.99 hours per week, or you will default to "waived coverage." This means you will not be covered under any medical option beginning January 1, 2022.
- **The spousal surcharge should not apply.** The spousal surcharge will automatically apply if you cover your spouse under the medical program and do not complete the online spousal surcharge certification during Annual Enrollment.

Changing Coverage During The Year—Qualifying Life Events

You cannot change your elections for medical coverage during the year unless you experience a Qualifying Life Event. The change requested must be consistent with the Qualifying Life Event. If you experience a Qualifying Life Event, you must notify and provide any required documentation to the UNFI Associate Contact Center (ACC) within 31* days of the event (including the date of the event). For events relating to the loss or gain of other coverage, the event date is the date the other coverage was terminated or the effective date of the other coverage, as applicable. Qualifying Life Event notifications can be submitted by signing into the HR Self-Service Portal, clicking on the *My Benefits* tile and selecting the *Life Events* tile.

Examples of a Qualifying Life Event include:

- Marriage
- Divorce/legal separation
- Birth/adoption of a child
- Death of spouse or dependent
- Spouse becomes eligible for other coverage (such as through his or her employer)

Note: There are other Qualifying Life Events that could permit a change in your benefit elections during the year. See the UNFI Health and Welfare Plan Wrap Summary Plan Description (Wrap SPD) for a list of the most common life events. To view the Wrap SPD and other program documents, log in into the HR Self-Service Portal, click on the *My Benefits* tile, and then click on the *Benefit Plan Docs & Info* tile.

* If you lose or gain coverage for a state premium assistance program under Medicaid or Children's Health Insurance Program (CHIP), you have 60 days from the date of the eligibility change to request enrollment or cancellation of your benefits.

How to Enroll

How and when you enroll in coverage depends on the benefit and program administrator. Review the table below to determine what you need to do so you don't miss out. If you have any questions about the enrollment process, call the Associate Contact Center (ACC) at **1-800-969-9688**.

If you want to:	You'll need to:
<p>Enroll in or make changes to:</p> <ul style="list-style-type: none"> • Medical <p>Complete spousal surcharge certification</p> <p>Complete tobacco certification</p> <p>Make pre-tax contributions (must be elected annually) to:</p> <ul style="list-style-type: none"> • Health Savings Account (HSA)* 	<p>During your initial eligibility enrollment period or Annual Enrollment:*</p> <ol style="list-style-type: none"> 1 Sign into the HR Self-Service Portal 2 Select the <i>Benefits Enrollment</i> tile <p><i>* Associate pre-tax HSA contribution elections are reset to zero at the beginning of a plan year. Prior plan year elections will not carry forward. You may change your HSA pre-tax contribution amount any time including outside the Annual Enrollment period.</i></p>
<p>Enroll in:</p> <p>401(k) Plan</p>	<p>At any time after 30 days of service with UNFI*:</p> <ol style="list-style-type: none"> 1 Call Fidelity at 1-800-835-5095 or 2 Enroll at www.netbenefits.com or text START to 343898 <p><i>* If you are then at least age 21; if not, you will become eligible when you turn age 21</i></p>

Enrollment Tools and Resources

At UNFI, you don't have to be a benefits expert to feel confident in your decisions. Take advantage of these tools and resources designed to help you make the right decisions for yourself and your family.

***My Benefits* Tile of the HR Self-Service Portal**

This Benefits Guide is meant to provide a high-level overview of the benefits available to UNFI associates under the UNFI Health and Welfare Plan and other voluntary programs. You can access additional benefit documents, resources, and links through the *My Benefits* tile of the HR Self-Service Portal or by visiting the applicable vendor website.

Contact Info On-The-Go

We make it easy to know who to contact for questions about our benefit partners. Visit unfibenefitscontacts.com from your smartphone or tablet for quick access to phone numbers and web addresses. You'll be prompted to save the icon on your home screen so it's always at your fingertips.

CALL THE ASSOCIATE CONTACT CENTER (ACC)

Still have questions or having problems enrolling? The ACC is here to help! Contact the ACC at **1-800-969-9688** or email ACCInquiry@unfi.com.

Who's Eligible

The standard health and welfare benefits eligibility rule is noted below. However, the benefits described in this Guide apply to associates expected to average 30-34.99 hours per week and who are eligible for benefits offered as part of the limited benefit package.

Standard Eligibility Rule

Non-union associates are eligible for benefits the first of the month following 30 days of employment. The benefits you are eligible for are based on your expected average hours of service per week when you're hired.

- **Average 35+ hours per week** offered the full benefits package
- **Average 30 – 34.99 hours per week** offered the limited benefits package which includes the HDHP medical option, *Healthy Pursuits* Wellness Program, Health Advocate, EAP and Calm
- **Average less than 30 hours per week** offered the *Healthy Pursuits* Wellness Program, EAP and Calm

Non-union associates (excluding retail associates) will also be eligible to participate in the Bright Horizons Back-up Care and Enhanced Family Resources program upon hire.

Non-union associates who work less than 30 hours per week upon hire will have their hours measured over a 12-month period commencing on their date of hire. If the associate averaged at least 30 hours per week over the measurement period, he or she will be eligible for additional benefits the first of the 14th month of service based on their actual average hours per week.

Benefits eligibility for union-represented associates may differ across work groups based on the terms of a collective bargaining agreement. Refer to the eligibility rules for your work group to see if you're eligible for coverage.

Requalifying For Benefits Eligibility Once Per Year

Associates requalify for benefits eligibility once a year. This simplifies the enrollment process and, if you qualify for coverage, allows you to keep your coverage in place for an entire year at a time (provided that you remain eligible). Benefits eligibility for current associates will be determined by hours of service during a defined 12-month period. An associate must be employed during the entire 12-month period to be included in the requalification determination.

FOR 2023...

...benefits eligibility will be based on the hours worked from October 10, 2021 – October 8, 2022.



DEPENDENT VERIFICATION

When you enroll dependent(s) in the medical program for the first time, you will need to provide documentation verifying your dependent(s)' eligibility to participate in the programs. After you enroll, **Alight's Dependent Verification Center** (UNFI's dependent verification vendor) will mail more information to your home address on what is required for verification (e.g., birth certificate, proof of marriage, adoption or legal guardianship records and joint ownership paperwork).

VERY IMPORTANT: Your dependent's coverage will be cancelled if you do not submit the proper documentation by the deadline noted in the communication.

Two Ways to Pay

For most of the benefits you elect, there are two primary ways you pay for them:

- **Associate contributions:** The amount deducted from your paycheck
- **Out-of-pocket costs:** What you pay the provider when you receive care or when you receive a bill after the plan has paid its share of the cost

Pre-tax associate contributions come out of your paycheck **before** taxes are taken out, which reduces your taxable income. Your medical and HSA contributions are considered pre-tax contributions.

To see what your contributions would be for the various UNFI benefits, sign in to the HR Self-Service Portal, click the *My Benefits* tile, select the *Benefit Plan Docs & Info* tile, and then select *Associate Contribution Rates under the Summary/SBC, Rates and FAQs* section.

The amounts you pay towards your annual deductible and coinsurance count towards your **out-of-pocket maximum**, or the most you have to pay for eligible expenses before the plan pays 100%. The amounts you pay for copays count towards satisfaction of your out-of-pocket maximum but do not count towards satisfaction of your deductible.

Your Benefits—Enrollment Required

Medical and Prescription Drug

UNFI offers the HDHP medical option as part of its limited benefits package.

The HDHP option is administered by Anthem (BCBS), UnitedHealthcare (UHC) or Health Alliance. Which claim administrator applies to you is determined by your primary home ZIP code that is on record with UNFI. To see who your medical claims administrator is, go to the medical ZIP code lookup tool available at HR Self-Service Portal > *My Benefits* tile > *Benefit Plan Docs & Info* tile > *Medical Zip Code Lookup*.

The HDHP option is also considered HSA compatible. This means you have the option to contribute to a Health Savings Account (HSA). If you would like to take advantage of additional tax savings, you can elect to make pre-tax HSA contributions to Optum Bank via your paycheck. The amounts in your HSA can be used to pay health care expenses, such as your deductible or coinsurance. For more information on HSA accounts, see the Savings and Spending Accounts section of this site, or visit www.optumbank.com.

This table provides a general overview of the HDHP option's in-network and out-of-network benefits. Benefit summaries are also available on the *My Benefits* tile of the HR Self-Service Portal through the *Benefit Plan Docs & Info* tile.

HDHP

Health Savings Account Contributions—The HDHP option includes an HSA to which you can make pre-tax contributions. The amounts in your HSA can be used to pay health care expenses, such as your deductible or coinsurance.

	UNFI contributes	You may contribute
Associate-only	\$0	\$3,650
Associate + Spouse or Associate + Child(ren)	\$0	\$7,300
Family	\$0	\$7,300
Associates 55 or older	N/A	Additional \$1,000 over annual IRS limit

UNFI's contributions are spread throughout the year.

HDHP		
	In-Network	Out-of-Network
Annual Deductible —Amount you pay before coinsurance begins. In-network and out-of-network deductibles do not cross-apply.		
Associate-only	\$1,800	\$3,600
Associate + Spouse or Associate + Child(ren)	\$2,800	\$5,600
Family	\$3,600	\$7,200
How the Deductible Works	The HDHP option has a <i>true family deductible</i> , which means for all coverage levels except associate-only, the full deductible must be reached before you start paying coinsurance for services.	
Coinsurance —How you and the plan share covered expenses, after the deductible.		
You pay	20%	40%
Plan pays	80%	60%
Out-of-Pocket Maximum —Annual limit on your share of covered medical and prescription drug expenses, including deductibles, coinsurance and copays. In-network and out-of-network out-of-pocket maximums do not cross-apply.		
Associate-only	\$6,000	\$12,000
Associate + Spouse or Associate + Child(ren)	\$9,000	\$18,000
Family	\$12,000	\$24,000
	The HDHP option has an <i>embedded individual out-of-pocket maximum (OOPM)</i> , which means once a covered family member meets the associate-only OOPM amount, the plan will begin to pay 100% for that family member's covered expenses even if the full OOPM has not been reached.	
Preventive Care —The HDHP option covers preventive care at 100% when you see an in-network provider. Not subject to deductible.		
Non-Preventive Care		
Office Visit <i>primary care physician or specialist</i>	You pay 20%, after deductible	You pay 40%, after deductible
Urgent Care		
Emergency Room		

HDHP		
	In-Network	Out-of-Network
Prescription Drugs—Visit www.express-scripts.com/UNFI for a full list of network pharmacies.		
Deductible	No separate deductible; subject to a combined medical/prescription drug deductible and coinsurance	
Retail Pharmacy (Up to 30-day supply)		
Generic	You pay 20%, after deductible	You pay 40%, after deductible
Brand Formulary		
Brand Non-Formulary		
Specialty		
Limitations apply to long-term medications which are subject to Express Scripts' Smart90–Key Anchors program. See the Prescription Drug Support section on page 11 for more information on this program.		
Mail Order or CVS/Walgreens/Duane Reade Retail Pharmacies (Up to 90-day supply)		
Generic	You pay 20%, after deductible	You pay 40%, after deductible
Brand Formulary		
Brand Non-Formulary		
Specialty		

Summary of Benefits and Coverage (SBC)

Choosing a medical option is an important decision. To help you make an informed choice, a Summary of Benefits and Coverage (SBC) gives you important information about each medical option in a standard format to help you compare across the options available. The SBCs are available on the HR Self-Service Portal > *My Benefits* tile > *Benefit Plan Docs & Info* tile. A paper copy is also available, free of charge, by calling the ACC at **1-800-969-9688**.

Prescription Drug Support

EXPRESS SCRIPTS' SMART90—KEY ANCHORS PROGRAM (SMART90)

The Smart90 program requires you to fill your long-term medication (drugs you take regularly for ongoing conditions) prescriptions in a 90-day supply either through home delivery from the Express Scripts PharmacySM or from any CVS, Walgreens or Duane Reade pharmacy. You're allowed two courtesy fills of a 30-day supply of a long-term medication at a non-CVS, non-Walgreens, or non-Duane Reade network pharmacy. If you choose to continue to fill your prescription at a non-CVS, non-Walgreens, or non-Duane Reade pharmacy or in 30-day supplies, you'll pay more for your medication. Contact Express Scripts for more information on Smart90.

KEENAN PHARMACY CLINICAL MANAGEMENT AND US-RX CARE

Part of your prescription drug coverage at UNFI includes the Keenan Pharmacy Clinical Management program. This program provides pharmacy clinical management services for specialty medications through US-Rx Care. In addition, Keenan conducts medication reviews designed to assist associates in more effectively managing their pharmacy drug costs by engaging physicians and members directly to ensure the best possible drug therapies are chosen. Those enrolled in the medical options discussed in this guide may receive periodic communications from Keenan/US-Rx Care.

HEALTH ADVOCATE

Need help understanding and managing your prescriptions? Want to make sure you're saving as much as possible? Health Advocate can help you understand what your doctors have prescribed and why, think through managing multiple medications, and make sure you're taking full advantage of the prescription benefits and support programs available to you. See [here](#) for more information on Health Advocate.

BridgeHealth Planned Surgery Benefit

Your UNFI medical coverage includes a supplemental planned surgery program with BridgeHealth. Covered associates and family members who are enrolled in the HDHP medical option can participate. The surgery program is paid by UNFI, and there is no additional cost to you to enroll.

BridgeHealth saves you money and expands your options beyond the medical program network to top-rated hospitals, surgery centers and surgeons nationwide for planned, non-emergent procedures. Using third-party sources, BridgeHealth partners with providers that achieve high-quality ratings for low complications, infection and readmission.

Most Common BridgeHealth Covered Procedures

Cardiac	General	Orthopedic	Spine	Women's Health
Coronary artery bypass graft, valve repair and replacement	Gall bladder removal, hernia repair	ACL repair, hip and knee replacement, shoulder repair and replacement	Spinal fusion, artificial disc replacement	Hysterectomy

Emergency, vision, dental and diagnostic procedures, such as imaging or a colonoscopy, are not available through BridgeHealth.

How BridgeHealth Works

If your doctor recommends surgery, call BridgeHealth before you schedule the procedure. A dedicated care coordinator will help you select a top-rated provider for your specific procedure and handle all the administrative work, approvals, billing and scheduling. If travel is required, your care coordinator will arrange transportation and lodging for the patient and a companion. See the BridgeHealth surgery summary on the next page.

How BridgeHealth Works—Continued

	HDHP Option
Coverage	Surgery is covered at 100% after you meet your annual deductible.
Surgery Expenses	<p>Surgery costs covered include:</p> <ul style="list-style-type: none"> • Pre-operative surgeon appointment • Surgery (all facility, anesthesia and surgeon charges) • Post-operative surgeon appointment <p>Medical expenses that occur before the preoperative appointment and after the postoperative appointment are covered under the UNFI medical program and subject to plan coverage guidelines, deductible and coinsurance.</p>
Travel Expenses	<p>If travel over 100 miles (one way) is required, BridgeHealth pays patient and companion expenses for:</p> <ul style="list-style-type: none"> • Airfare (coach unless first class is medically necessary) • Lodging (one double occupancy room) • Meals and incidentals allowance <ul style="list-style-type: none"> - \$50 per day for the patient when not admitted (days 1-14) - \$50 per day for a companion (days 1-14) - \$125 per week per person (days 15+)

Contact BridgeHealth at **1-877-820-7992** to learn about the surgery program and your provider options. Register with the company code **UNFI2** for full access to the BridgeHealth website, info.bridgehealth.com/unfi.

Medical Coverage Spousal Surcharge

Your Action Needed If You Cover Your Spouse

A **\$20 per week (\$40 per biweekly)** spousal surcharge will apply if you choose to cover a spouse who is eligible for medical benefits through their own employer and does not enroll in the other employer's plan. The spousal surcharge will automatically apply as a new hire and each January 1 thereafter.

If your spouse does not have access to other employer medical coverage, or has enrolled in their employer's plan, be sure to complete the spousal surcharge certification when you initially enroll your spouse and during each Annual Enrollment to avoid the default surcharge

TO CERTIFY YOUR SPOUSE, SIGN INTO THE HR SELF-SERVICE PORTAL AND:

- 1 Select the *Benefits Enrollment* tile
- 2 Select the *Spousal Surcharge* tile from the Benefits Enrollment section
- 3 Complete the spousal surcharge certification
- 4 Follow the prompts to **"Submit"** your elections once your certification is complete

While UNFI is pleased to extend benefits to spouses, this coverage is intended primarily for spouses who do not have their own access to employer-provided medical benefits. The surcharge helps us manage the cost of covering spouses who could elect coverage through their own employers.

Medical Coverage Tobacco Surcharge

You will pay a **\$10 per week (\$20 per biweekly)** per individual tobacco surcharge if you and/or your covered spouse are a tobacco user. The tobacco surcharge only applies to those enrolled in medical coverage through UNFI. The tobacco surcharge will automatically apply upon your initial enrollment in medical coverage unless you certify that you and/or your covered spouse are not a tobacco user.

"Tobacco user" is defined as having used tobacco or a tobacco product more than one time in the last three months. For purposes of the tobacco surcharge, "tobacco" or "tobacco product" includes the following items:

- Cigarettes, eCigarettes, cigars, hookahs, vaping and any other smoked tobacco or nicotine product
- Marijuana
- Smokeless or chewing tobacco

Tobacco use does **NOT** include any nicotine gum or patches you may be using in an effort to stop tobacco use.

Your Action Needed for Non-Tobacco Users

If you and/or your covered spouse are not a tobacco user, you must complete the tobacco surcharge certification during your initial benefits enrollment period certifying you and/or your covered spouse are not a tobacco user.

TO COMPLETE THE TOBACCO CERTIFICATION, SIGN INTO THE HR SELF-SERVICE PORTAL AND:

- 1 Select the *BenefitsEnrollment* tile
- 2 Select the *Tobacco Surcharge* tile from the Benefits Election section
- 3 Complete the tobacco surcharge certification
- 4 Follow the prompts to **"Submit"** your elections once your certification is complete

Tobacco Cessation Support available through *Healthy Pursuits* and *Virgin Pulse* (Medical Enrolled Associates and Spouses)

If you and/or your spouse become newly enrolled in medical coverage and are tobacco users, you each will have four months from your benefit effective date to complete two tobacco-related Journeys[®] through the *Healthy Pursuits* wellness program administered by Virgin Pulse to have the tobacco surcharge removed and receive reimbursement of the surcharge back to your benefits effective date. Journeys are digital coaching, self-guided courses focused on behavior change, available at no cost to you.

If you and/or your covered spouse are a tobacco user and do not complete two Journeys within four months of your benefit effective date, the surcharge will continue to apply through the remainder of the calendar year. Your and/or your covered spouse's next opportunity to have the surcharge removed will be January 1 through April 30 of the next calendar year. If you and/or your covered spouse complete the required actions to have the surcharge removed during this period, it will be removed and reimbursed back to January 1 of that year.

Each Journey can take several weeks to complete so please plan your participation accordingly.

Access the Virgin Pulse tobacco cessation resources through *Healthy Pursuits* via www.join.virginpulse.com/unfihealthypursuits or the Virgin Pulse mobile app. Telephonic coaching and nicotine replacement therapy resources are also available through Virgin Pulse.

Health Savings Account

Here are details on an account that helps you save on your health care expenses.

Health Savings Account (HSA)*	
Who can participate?	Associates enrolled in the HDHP option
How much can I contribute? <i>excluding UNFI contributions</i>	<p>HDHP Option</p> <ul style="list-style-type: none"> • Associate-only: up to \$3,650 • Associate + spouse or associate + child(ren): up to \$7,300 • Family: up to \$7,300 <p>Age 55+: \$1,000 additional catch-up contribution permitted</p>
How much will UNFI contribute?	<p>HDHP Option</p> <p>UNFI does not contribute</p>
How do I use the account?	Use your HSA debit card to pay for eligible expenses, as long as you have funds available; pay out of your own pocket and request reimbursement later; use Optum Bank's mobile app or secure portal to send payments directly to your provider
What are "eligible expenses"?	<p>Most medical, prescription drug, dental and vision expenses, including but not limited to deductibles and prescriptions</p> <p>See IRS pub. 502 for a full list of eligible expenses</p>
What are the tax advantages?	<ol style="list-style-type: none"> 1 Contributions you make are tax free (federal) 2 No taxes on investment gains or interest earnings 3 No taxes when you use funds to pay for eligible expenses
What happens to my balance at the end of the year?	Any unused contributions—from you or UNFI—roll over and stay in your account for future health care expenses
What is the deadline for reimbursement of 2022 claims?	None; you decide if and when you want to use your HSA funds or continue to save and invest the funds
Can I change my contribution amount during the year?	Yes, up to IRS limits by calling the ACC
Can I invest the funds if I don't use them?	Yes
What happens if I retire or leave UNFI?	The funds are always yours; you can use your account to pay for current and future health care expenses, even in retirement

* Reimbursements from and all other matters relating to your individual HSA are between you and your account trustee/custodian. Consult your tax advisor regarding your eligibility to contribute to an HSA or whether reimbursements can be made from your HSA on a tax-free basis.

Your Benefits—No Enrollment Required

Overview

As long as you meet the eligibility requirements, the benefits, programs and policies described here are available to you at no cost, with no enrollment required. It's part of the total package you receive for your valuable contributions to UNFI.

UNFI partners with outside vendors to provide some of these benefits and programs and does share necessary information so these vendors can make the programs available. You may receive periodic communications from these vendors from time to time.

- Health Advocate
- Employee Assistance Program (EAP)
- Calm
- Paid Time Off (PTO), Vacation, Sick Days
- Paid Parental Leave and Paid Maternity Disability Leave
- Bright Horizon Child and Family Care Resources
- Adoption Assistance
- Perk Spot: Associate Discount Program

Health Advocate

Health Advocate offers you, your spouse, dependents, parents and parents-in-law personalized support navigating the complicated world of health benefits and care. Their experts provide hands-on help to guide you, so you get the best care when you need it. Whether it's:

- Understanding test results, diagnoses, or treatments
- Getting a second opinion
- Assistance resolving insurance and billing issues
- Support finding the right provider
- Help keeping up with and coordinating the ongoing care you need...

...Health Advocate has your back. They are available to help you make the best, most informed medical choices for your situation or to assist you with your other health and welfare benefit needs. And because life doesn't always happen on our schedule, Health Advocate is available 24/7 by phone, chat, or online—including assistance in multiple languages.

Health Advocate is available to you whether or not you're enrolled in a medical option. Call **1-866-779-3435** or visit **www.healthadvocate.com/unfi**. To register, provide your first/last name, DOB and ZIP code.

Employee Assistance Program (EAP)

This company-paid program offers all associates free, confidential and professional counseling services (up to five sessions) for yourself and members of your household. The EAP addresses a wide range of personal issues, including legal, financial, child care, eldercare, wellness and many additional topics.

To use the EAP, visit ComPsych at www.guidanceresources.com (web ID: UNFI) or call **1-844-729-5167**.

Paid Time Off (PTO), Vacation, Sick Days

Taking care of yourself includes having time to rest, recharge and recuperate. Our paid time off policies let you take time off for vacations, personal days or when you're sick. Talk to your local Human Resources representative to learn about the PTO, vacation or sick day policies available to your work group.

Paid Maternity Disability Leave

UNFI offers paid Maternity Disability Leave (MDL) for those who are medically unable to work due to pregnancy or who are recovering after giving birth. Full-time non-union associates are eligible for one week of paid MDL, and part-time non-union associates are eligible for three weeks of paid MDL.

You may be eligible for other leaves of absence in addition to the leaves described above, such as Family Medical Leave. For details, check the myPolicies site accessible via the myUNFI Portal, or talk to your local Human Resources representative.

Bright Horizon Child and Family Care Resources

Need help finding child care, elder care, support for children with special needs, learning resources or pet care? Bright Horizons can help. UNFI non-union associates (excluding retail associates) are eligible for Bright Horizons upon hire.

Back-up Care

Whether school's closed or a regular caregiver is unavailable, you can rely on Bright Horizons Back-up Care™ and get high-quality child care in a center and child or adult/elder care at home whenever you need an extra hand. Eligible UNFI associates have access to five care days per year. Center-based care is \$15/child per day or \$25/family per day. In-home care is \$6/hour.

Be sure to register in advance so you're ready whenever you need care. To register for Bright Horizons back-up care:

- Go to www.backup.brighthouse.com or download the app (search "back-up care" in the App Store or Google Play),
- Enter employer username (UNFI) and password (Benefits4You), and
- Complete your care profile.

Enhanced Family Supports

To help you better manage your work, family and personal responsibilities, UNFI offers Enhanced Family Supports—access to a broad range of support for you and your family's care needs. You get:

- Waived membership fee (\$150 value) to Sittercity, a nationwide database to help you find babysitters, elder care, virtual sitting, pet care providers and housekeepers
- Discounts on local, high-touch nanny placement services for trained, screened nannies
- Jump ahead on Bright Horizons center waitlists to get tuition discounts at partner centers
- Discounts on tutoring, test prep and enrichment classes from high-quality education partners

Check out everything Bright Horizons has to offer at clients.brighthouse.com/unfi.

Perk Spot: Associate Discount Program

PerkSpot is a one-stop online shop with exclusive discounts that help you save money on many of your favorite brands. It's completely free and optimized for use on any device: desktops, tablets and phones. Start saving by signing up at unfi.perkspot.com.

Enjoy access to thousands of discounts in over 25 different categories, updated daily. Take advantage of online offers from popular national retailers and discover discounts in your neighborhood with PerkSpot's Local Map. Filter your map results by categories like restaurants, health and fitness, retail and more!

Calm

Beginning January 1, 2022, UNFI will offer all EAP-eligible associates exclusive access to the Calm app, the nation's top sleep and relaxation app. Calm features services designed to help you relax and focus, including:

- Meditations, daily Calm sessions (10-minutes of mindfulness concepts)
- Music
- Calm Body (for warm-ups and stretches)
- Calm Master Classes and nature scenes with soundscapes
- Sleep stories—adult bedtime narrated by various celebrities such as LeBron James and Matthew McConaughey

With UNFI's special membership you'll get access to:

- Digital events and expert-led webinars on topics including mindfulness, resilience and mental fitness training
- Curated information via Calm's blog to assist with issues related to working from home and other helpful tips

You can access your account on up to five devices, and the app may be used concurrently. Download the Calm app at the Apple App Store or at Google Play.

Healthy Pursuits Wellness Program

UNFI offers the opportunity to save on medical coverage, earn Pulse Cash and live a healthier life—through *Healthy Pursuits*. You can participate in *Healthy Pursuits* whether or not you are enrolled in a UNFI medical option or plan to enroll for 2022—you can even participate if you're a non-union associate (excluding retail associates) who is not eligible for medical benefits. *Healthy Pursuits* participants who are enrolled in a UNFI medical option can save up to \$900 toward medical premium costs (\$1,800 if your covered spouse also participates) and also earn \$30 in Pulse Cash. *Healthy Pursuits* participants not enrolled in a UNFI medical option can earn up to \$180 in Pulse Cash.

The *Healthy Pursuits* wellness program year runs from September 1, 2021, through August 31, 2022.

How Does It Work?

First, create an account with Virgin Pulse. Virgin Pulse is our wellbeing vendor and a trusted partner in helping associates live healthier lives. To create an account:

- Visit www.join.virginpulse.com/unfihealthypursuits
- Enter your name, DOB, state and country
- Agree to the account terms and conditions
- Follow the prompts to create login credentials

Make it even easier to track points and earn your Wellness Incentive and/or Pulse Cash by downloading the mobile app. You'll earn 100 points just for completing your registration.

Then, complete activities to earn points. Here's a snapshot of the most common healthy activities to track, but you can find a full list in your Virgin Pulse account.

Program or Activity	Points per Program Year
Complete the Health Assessment	3,000
Tobacco Free Agreement	7,000
Preventive dental exam	3,000
Routine vision exam	3,000
Annual physical	3,000
Age- and gender-appropriate screening	500 per screening (up to six)
Complete a Biometric Screening*	7,000
Blood pressure less than 120/80 (both values)*	7,000
BMI between 18.50 – 24.99*	3,500
Waist circumference less than 35 inches (female) or 40 inches (male)*	3,500
Cholesterol (LDL) less than 100*	7,000
Glucose less than 140 non-fasting, or less than 100 fasting*	7,000

* Medical-enrolled only

If you think that you may be unable to participate in or achieve the requirements of the *Healthy Pursuits* program, please call Virgin Pulse at **1-888-671-9395**. A representative will work with you (and, if you wish, with your doctor) to identify a reasonable alternative to earn the Wellness Incentive that meets your medical needs.

Build Your Balance and Get Rewarded

FOR ASSOCIATES IN UNFI MEDICAL COVERAGE, AND COVERED SPOUSES:

The program year is divided into four quarters with specified earning and payout timeframes. You'll receive your (and your spouse's) Wellness Incentive payout in your paycheck in equal per pay-period installments during the dates listed in the chart below. You can save up to \$900 toward medical premium costs per year (up to \$1,800 if your spouse also participates).

Earn 15,000 new points by each of these deadlines...	and you'll get...	paid in 2022...
November 30, 2021	\$225 in Wellness Incentive	January 1 – March 31
February 28, 2022	\$225 in Wellness Incentive	April 1 – June 30
May 31, 2022	\$225 in Wellness Incentive	July 1 – September 30
August 31, 2022	\$225 in Wellness Incentive	October 1 – December 31

You'll also receive \$30 in Pulse Cash when you earn your first 15,000 points.

Do My Points Roll Over?

Yes! If you earn more than 15,000 points by one of the deadlines above, any excess earned points at the end of each earning period automatically carry forward until the program's year end. At the beginning of each program year your points will reset back to zero.

What is Pulse Cash?

Earn Pulse Cash to buy items in the Virgin Pulse store, like fitness tracking devices (which sync your steps and activity and help you earn even more points), gift cards and more. Check out the Virgin Pulse app or website for more information.

Note: If earned, Pulse Cash will be imputed as taxable income.

FOR ASSOCIATES NOT IN UNFI MEDICAL COVERAGE:

If you waived enrollment in UNFI medical coverage, or if you are non-union and not eligible for UNFI medical benefits, you can also participate in *Healthy Pursuits*, as early as the first of the month following your first 30 days of employment.

Earn these points...	and you'll get...	Up to \$180 in total Pulse Cash once you earn 60,000 points!
15,000	\$30 Pulse Cash	
30,000	\$40 Pulse Cash	
45,000	\$50 Pulse Cash	
60,000	\$60 Pulse Cash	

QUESTIONS?

For questions about your Virgin Pulse account or *Healthy Pursuits*, contact Virgin Pulse member services via email to support@virginpulse.com; by calling **1-888-671-9395** from 8 a.m. to 5 p.m. ET, Monday through Friday; or through live chat via www.join.virginpulse.com/unfihealthypursuits.

YOUR SECURITY IS IMPORTANT

Using a third-party company like Virgin Pulse plays an important role in protecting your personal information. UNFI will not see any identifiable participant data, so you can feel confident that your private information remains private.

UNFI 401 (k) Plan

The UNFI 401 (k) Plan is your company-sponsored retirement benefit that offers you a great opportunity to save for your future through pre-tax savings with tax-deferred investing, and after-tax Roth savings with tax-free investing. The 401 (k) Plan is administered by Fidelity, a trusted partner in the retirement industry. Here's how the plan works...

You Contribute

You can contribute up to 75% of your eligible pay, up to the annual IRS limit (\$19,500 in 2021), plus an additional catch-up contribution if you are age 50 or older (\$6,500 in 2021). If you receive quarterly or annual bonus payments, you can elect a separate contribution up to 75% of your bonus payment. Your contributions from bonus payments and from regular eligible pay will be added together to determine if the annual limits on your contributions have been reached. IRS limits for 2022 may be higher after updates for cost-of-living adjustments. Your contributions are deducted from each paycheck. Whether you contribute on a pre-tax basis or an after-tax Roth basis depends on your personal retirement strategy, so consult your tax advisor before making your decision.

UNFI Contributes

To help you achieve your retirement goals, UNFI will match \$0.50 of each dollar you contribute, up to the first 8% of your contributions to the 401 (k) Plan. That means:

- **When you contribute at least 8%** of your eligible pay each pay period,
- **UNFI will contribute 4%,**
- **For a total combined contribution of 12%.**

Any contributions you make, as well as related earnings, are always 100% vested, even if you leave UNFI. UNFI's matching contributions and related earnings will vest when you complete three years of service or if while employed by UNFI you:

- Die
- Become disabled
- Reach age 59

Note that catch-up contributions are not eligible for company-matching contributions. Also, if at year-end, you have not received the maximum company-matching contribution that you are eligible for based on your total pre-tax and Roth contributions for the year, UNFI will contribute an additional amount so you receive the maximum company-matching contribution.

You Invest

The 401 (k) Plan is designed to make it easy and convenient for you to save on your own. You direct the investment of your account, which means you decide how to invest any contributions you or UNFI makes. Choose from easy-to-invest, pre-mixed portfolios or create your own portfolio with a wide range of investment funds, including a self-directed brokerage option which offers you the opportunity to invest in thousands of mutual fund investment options beyond the investment options offered directly through the 401 (k) Plan.

For pre-tax investing, you do not pay taxes on any investment earnings until you take a withdrawal from the 401 (k) Plan, which allows your balance to grow even faster over time. For after-tax Roth investing, you pay taxes now on your contributions, which allows you to receive a distribution of your contributions and investment earnings tax-free upon a qualified withdrawal from the 401 (k) Plan..

Already Have a 401 (k)?

If you have a 401 (k) account or other qualified retirement plan through a previous employer, you can roll over your vested balance into the UNFI 401 (k) Plan. For more information about rollovers and any applicable fees, call the Fidelity Retirement Benefits Line at **1-800-835-5095** or log on to **www.netbenefits.com**. You may incur fees from your current 401 (k) provider, so consider your rollover options carefully.

Eligibility Details

- **To participate in the 401 (k) Plan and make contributions:** You must be at least 21 years of age and have been with UNFI for 30 days, beginning with your date of hire.
- **To be eligible for company-matching contributions:** You must be at least 21 years of age and have been with UNFI for six months, beginning with your date of hire.

If you are eligible and haven't joined the 401 (k) Plan, you can enroll at **www.netbenefits.com** or by calling the Fidelity Retirement Benefits Line at **1-800-835-5095** Monday through Friday, 8:30 a.m. to 8:30 p.m. ET.

To use the **EasyEnroll** feature and enroll in the 401 (k) Plan in just 60 seconds or less, go to **www.netbenefits.com/easy** or text START to 343898 (message and data rates may apply).

IT'S NEVER TOO EARLY OR TOO LATE

You may think retirement is a ways off or so close that you've run out of time. Not the case! It's never too early or too late to start saving for retirement, but the sooner you start, the better. Even if you can't commit to contributing 8% today, start small and increase over time.

DON'T MISS OUT ON FREE MONEY!

Contribute at least 8% of your pay each pay period to receive the full 4% company-matching contribution. Contributing less than 8% means you're leaving "free" money on the table!

Contacts



NEED HELP WHILE ON THE GO?

For quick access to vendor phone numbers and web addresses while on the go, install the benefits contact app to your smartphone or tablet. To install, visit unfibenefitscontacts.com from your smartphone and add it to your home screen.

General Benefits Information

Associate Contact Center	ACCInquiry@unfi.com	1-800-969-9688
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Health Advocate	www.healthadvocate.com/unfi	1-866-779-3435
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Medical

Anthem <i>Includes BlueCross</i>	Pre-member website: www.welcometoanthem.com/unfi Member website: www.engage-wellbeing.com	1-844-951-0623
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UnitedHealthcare	Pre-member website: www.whyuhc.com/unfi Member website: www.myuhc.com	1-888-470-8022
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Health Alliance	www.yourhealthalliance.org	1-800-322-7451 Monday – Friday, 8 a.m. – 5 p.m. CT
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BridgeHealth <i>Planned Surgery Program Benefit</i>	info.bridgehealth.com/unfi Company Code: UNFI2	1-877-820-7992
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Virgin Pulse <i>Healthy Pursuits wellness information</i>	join.virginpulse.com/unfihealthypursuits registered members: app.member.virginpulse.com	1-888-671-9395
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LabCorp Employer Services <i>Health Screening Questions</i>	LES-support@labcorp.com	1-877-469-5411
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Pharmacy

Express Scripts	www.express-scripts.com	1-800-455-6892
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Keenan Pharmacy Clinical Management/US-Rx Care	N/A	1-800-241-8440
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Health Savings Account		
Optum Bank	www.optumbank.com	1-866-234-8913
Employee Assistance Program		
ComPsych	www.guidanceresources.com Web ID: UNFI	1-844-729-5167
UNFI 401(k) Plan		
Fidelity	www.netbenefits.com	1-800-835-5095
Associate Discount Program		
PerkSpot	unfi.perkspot.com	1-866-606-6057
Child and Family Care Resources		
Bright Horizons	clients.brighthorizons.com/unfi If prompted, enter the following employer username: UNFI; Password: Benefits4You	1-877-242-2737

Required Notices

Health Insurance Marketplace Options: Frequently Asked Questions

Are individuals required to have health coverage?

Prior to January 2019, most individuals were required to obtain acceptable health insurance coverage for themselves and their family members or pay a penalty. This provision of the health care reform law was called the “individual mandate” because it had the effect of requiring individuals to have health coverage. This portion of the law has been removed effective January 2019. However, it should not prevent you from obtaining acceptable health insurance coverage for you and your family.

Do UNFI’s health plans meet the government standard for minimum value?

Yes, UNFI’s current health plans meet the government standards for minimum value.

Are UNFI’s health plans intended to be affordable?

Yes, UNFI’s current health plans meet the standards for affordable coverage.

Does this mean I have to join the UNFI health plan?

No, you will have the option to obtain coverage through the exchange in the state that you reside in.

What if I want to join the UNFI health plan?

Only associates eligible for benefits coverage are able to join the UNFI health plan.

Will I qualify for a subsidy if I obtain coverage through the exchange?

It is extremely rare to qualify for a subsidy. UNFI’s current health plans meet the government standards for minimum value as well as affordable care and no subsidy would apply.

Are all exchanges the same?

No, each state has its own individual plan benefits and costs that meet federal guidelines.

Are insurance premiums for the exchange pre-tax or after-tax?

Premiums are made on an after-tax basis.

Can I drop my UNFI health coverage to obtain coverage through the exchange?

In general, no, unless you are eligible to enroll in exchange coverage through either a special enrollment period or the exchange’s annual open enrollment period.

When is the annual open enrollment for the exchange?

The annual open enrollment period is the same for all exchanges: November 1 – January 31.

Who do I contact if I want to learn more about the exchange and the health marketplace options?

You can contact your state exchange. Log on to www.healthcare.gov for information regarding exchanges and for assistance with evaluating your options, including eligibility for coverage through the marketplace and the costs.

Can UNFI advise me on my options?

No, the information needed to make this decision includes a review of all your personal financial information which is not available to UNFI.

What if I lose my UNFI health coverage?

You may apply for coverage through the Exchange. You may be eligible for COBRA.