



UNFI 2024 Benefits Guide

**Choose the benefits
that work for you**



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.



PART-TIME NON-UNION (<30 HOURS)

UNFI 2024 Benefits Guide

Choose the benefits that work for you.

You want benefits that support your health and wellbeing, are competitive in our industry and offer comprehensive coverage to meet your needs. At UNFI, we strive to provide coverage options that meet these goals—it's part of our commitment to making UNFI a great place to work. Read on to learn all about your options for coverage in 2024. Contribution amounts are included on the enrollment website.

2 Before You Enroll

- 2 Enrollment Overview
- 3 Enrollment Tools and Resources
- 4 Who's Eligible

5 Your Benefits and Resources

- 5 PerkSpot: Associate Discount Program
- 5 Paid Time Off (PTO), Vacation, Sick Days
- 5 Paid Maternity Disability Leave

6 Wellbeing Resources

- 6 *Healthy Pursuits* Wellbeing Program
- 8 Employee Assistance Program—ComPsych
GuidanceResources
- 8 Calm
- 9 Bright Horizons Child Care Resources
- 9 Early Access—ONE@WORK

10 UNFI 401 (k) Plan

12 Contacts

13 Required Notices

Before You Enroll

Enrollment Overview

Enrollment for New Hires

Non-union associates (excluding retail associates) will be automatically enrolled in the following programs at no cost once they have satisfied any eligibility waiting period or other eligibility requirements:

- *Healthy Pursuits* wellness program (Virgin Pulse),
- Employee Assistance Program (EAP),
- Calm,
- Bright Horizons Back-up Care, and
- Perkspot

Non-union associates (excluding retail associates) must satisfy the same eligibility waiting period for the above programs as for full-time associates. See the Who's Eligible section for more information on the waiting periods.

Quick note about the UNFI 401 (k) Plan: Eligible new hires will be automatically enrolled in the 401 (k) Plan at a 3% pre-tax contribution rate. See the UNFI 401 (k) Plan section for more information on the eligibility requirements and how to enroll. Don't miss out on free money!

PLEASE NOTE: The above vendors may require eligible associates to register an account on their site before participation in the program can begin. See the program descriptions for more information.

Changing from Part-Time to Full-Time During the Year—Qualifying Life Events

Changing from part-time to full-time during the year is considered a Qualifying Life Event if you were not eligible for benefits at the time of the change because you did not meet the 30 hours per week threshold during the prior measurement period. 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 change event (including the date of the event). If notice is timely received, you will be provided the opportunity to enroll in any additional benefits for which you might be eligible under the full benefit program.

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.

See the UNFI Health and Welfare Plan Wrap Summary Plan Description (Wrap SPD) for more information. 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 *Summary Plan Descriptions* tile.

UNFI partners with outside vendors to provide some of the benefits and programs described throughout this guide 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.

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.

***Wellbeing Resources and My Benefits* Tiles 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 *Wellbeing Resources* and *My Benefits* tiles of the HR Self-Service Portal or by visiting the applicable vendor website.

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 non-union associates (excluding retail associates) expected to average less than 30 hours of service per week and who are only eligible for certain select benefits intended to support their overall wellbeing.

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 30+ hours per week** offered the full benefits package
- **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 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 2025...

...benefits eligibility will be based on the hours worked from October 8, 2023 – October 5, 2024.

Your Benefits and Resources

PerkSpot: 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!

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

Welcoming a new child into your family is often one of the most exciting times of your life.

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.

Wellbeing Resources

Healthy Pursuits Wellness Program

UNFI offers the opportunity to earn up to \$180 in Pulse Cash and live a healthier life—through *Healthy Pursuits*. As a non-union associate (excluding retail associates) who is not eligible for medical benefits, your eligibility to participate in this program begins the first of the month following your first 30 days of employment.

NOTE: Spouses not enrolled in UNFI medical coverage are not eligible to participate in *Healthy Pursuits*.

The *Healthy Pursuits* wellness program year runs from September 1, 2023, through August 31, 2024.

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:

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

Make it even easier to track points and earn your 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	3,500
Tobacco Free Agreement	3,500
Preventive dental exam	2,000
Routine vision exam	2,000
Annual physical	2,000
Age- and gender-appropriate screening	500 per screening (up to six)
Plus many, many more activities!	

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 Not in UNFI Medical Coverage:

Earn these points...	and you'll get...
15,000	\$30 Pulse Cash
30,000	\$40 Pulse Cash
45,000	\$50 Pulse Cash
60,000	\$60 Pulse Cash

Up to \$180 in total Pulse Cash once you earn 60,000 points!

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.

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 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.

Employee Assistance Program (EAP)–ComPsych GuidanceResources

Free, confidential solutions to life's challenges

Life has its moments, and sometimes we could use a little help. ComPsych GuidanceResources is a UNFI-paid benefit that offers confidential and professional resources for a wide range of concerns—including legal, financial, child/eldercare, wellness and more. It even includes up to five counseling sessions for you and members of your household. To begin, visit ComPsych for 24/7 support, resources and information at guidanceresources.com or download the GuidanceResources Now app (web ID: UNFI), or call **1-844-729-5167** (TTY: **1-800-697-0353**).

Calm

If you are eligible for UNFI's Employee Assistance Program, you also have exclusive access to Calm, the nation's top sleep and relaxation app. Calm features, including premium content with UNFI's special membership, are designed to help you relax and focus. Check out:

- Daily Calm meditation sessions
- Soundscapes, soothing music and nature scenes
- Calm Body (for warm-ups and stretches)
- Calm Master Classes, a series of lessons exclusive to Calm, taught by world-renowned mindfulness experts
- Sleep stories—narrated by celebrities and others
- Calm Kids
- Curated information on Calm's blog

To gain full access to all that Calm offers you as a UNFI associate, go to calm.com/b2b/unfi/subscribe on your smartphone, computer or tablet and follow the prompts, including providing your UNFI employee ID (EEID) to verify your eligibility. Then download the Calm app and log into your account to access our premium content. You can even access Calm on up to five devices!

Bright Horizons Child 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 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.

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

Early Access—ONE@WORK

Set yourself up for financial success with our Early Access program, powered by ONE@WORK. Don't forget to use ONE@WORK to take care of your financial wellbeing. Go to get.oneatwork.app and download the ONE@WORK app for free today.

- **Get paid early.** Request up to 50% of your next paycheck early and receive funds in seconds.
- **Track your earnings.** ONE@WORK tracks your work schedule and makes automatic updates after each shift. You'll see how much money you made per shift and per paycheck.
- **Save automatically.** Choose a percentage of each paycheck you want to save and we'll put it into your savings. Pause, adjust or withdraw at any time.
- **Budget easily.** ONE@WORK detects your monthly expenses and gives you a daily, personalized snapshot of what's okay to spend

ONE@WORK is available to associates Senior Manager and below, excluding retail associates and contractors.

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...

Automatic Enrollment for New Hires

All eligible new hires will be automatically enrolled into the 401 (k) Plan at a 3% pre-tax contribution rate. You can change your contribution rate, elect to contribute on an after-tax Roth basis or opt-out of automatic enrollment at any time before contributions begin, usually shortly after you complete 30 days of service.

You Contribute

You can contribute up to 75% of your eligible pay, up to the annual IRS limit (\$22,500 in 2023), plus an additional catch-up contribution if you are age 50 or older (\$7,500 in 2023). 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 2024 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 for every dollar you contribute to the 401 (k) Plan, up to the first 8% of your eligible pay each pay period. 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 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 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 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

General Benefits Information		
Associate Contact Center	ACCInquiry@unfi.com	1-800-969-9688
Healthy Pursuits Wellness Program		
Virgin Pulse Healthy Pursuits wellness information	join.virginpulse.com/unfihealthypursuits registered members: app.member.virginpulse.com	1-888-671-9395
Employee Assistance Program		
ComPsych GuidanceResources	guidanceresources.com Web ID: UNFI	1-844-729-5167
UNFI 401(k) Plan		
Fidelity	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.