SAZERAC

2025 TEAM MEMBER BENEFITS GUIDE

U.S. Salaried and Hourly Team Members

Cheers to you!

MY SAZERAC
REWARDS

AS A SAZERAC TEAM MEMBER, YOU HAVE ACCESS TO QUALITY BENEFITS THAT SUPPORT THE PHYSICAL, EMOTIONAL, AND FINANCIAL WELL-BEING OF YOU AND YOUR FAMILY. INSIDE, YOU'LL FIND ESSENTIAL INFORMATION ABOUT YOUR BENEFITS AND THE STEPS YOU WILL NEED TO TAKE TO ENROLL IN COVERAGE.

What's Inside

Benefits Basics

WHO IS ELIGIBLE

You are eligible for Sazerac benefits on the first of the month following your hire date if you are regularly scheduled to work at least 30 hours per week.

WHO YOU CAN COVER

You can enroll yourself and your eligible family members in Sazerac benefits. Eligible dependents are:

- **Your spouse or registered domestic partner** (same or opposite sex)
- **Your children** through the end of the month in which they reach age 26
  Eligible children include your natural children; your spouse's or domestic partner's natural children; adopted children; foster children; stepchildren and legal wards
- **Your disabled children** age 26 or older, provided they became disabled prior to age 26 and you have successfully completed the disabled dependent eligibility process with each insurance company

You must complete the dependent verification process for all dependents you add to coverage. See page 23 for details.

Sazerac Families: If you and your spouse, partner or child both work for Sazerac, coordinate and choose your benefits carefully. Double coverage for family members is not allowed under any offered benefit programs.

UNDERSTANDING COVERAGE COSTS

Sazerac provides some benefits at no cost to you, while others require you to share or pay the full cost. To review your options and see your costs, simply log in to **www.mySazeracRewards.com**. The total cost of your selected benefits will be deducted directly from your paychecks.

If you remain covered on Sazerac benefits during an unpaid leave of absence, you will be billed for your share of your benefits premiums. Failure to make timely benefit premium payments will result in coverage termination.

WHEN YOU CAN ENROLL

You can sign up and change your coverage only during certain enrollment periods based on IRS rules. You can make changes during the year only if you experience a qualifying life event.

30 DAYS

NEW HIRE

When you first become eligible for Sazerac benefits, you have 30 days to choose your health & insurance plans.

EACH FALL

ANNUAL ENROLLMENT

Once a year, you have the opportunity to change your benefits for the year ahead. For 2025, Annual Enrollment is Oct 30 – Nov 12, 2024.

30 DAYS

QUALIFYING LIFE EVENT

You can apply to change certain benefits within 30 days of experiencing a qualifying life event like adoption or birth, marriage, divorce, or gaining or losing other coverage. Visit the My Sazerac Rewards website or see **page 22** to learn more.

ANYTIME

Some plans like 401(k), Pet Insurance and Commuter Benefits can be elected and changed anytime. **See pages 24–27**.

WHAT HAPPENS IF YOU DON'T ENROLL

If you don't take action by your enrollment deadline, we'll automatically enroll you in some default benefit plans, based on plan rules. **See page 21.**

Medical & Prescription Drug

You can choose between four Anthem BCBS medical plans: two Preferred Provider Organization (PPO) options and two High Deductible Health Plan (HDHP) options. These charts show key plan features. Visit **www.mySazeracRewards.com** to access SBCs and full plan documents.

PPO Plans provide lower annual deductible and out-of-pocket limits but cost you more upfront due to higher per-paycheck contributions.

	PPO High		PPO Low	
WHAT YOU PAY	In-Network	Out-of-Network[1]	In-Network	Out-of-Network[1]
ANNUAL LIMITS				
Coverage Level: Individual				
Deductible	$1,000	$2,000	$2,000	$4,000
Out-of-Pocket Maximum	$3,000	$6,000	$5,000	$10,000
Coverage Level: Family				
Deductible[2]	$2,000	$4,000	$4,000	$8,000
Out-of-Pocket Maximum	$6,000	$12,000	$10,000	$20,000
WHAT YOU PAY FOR COVERED MEDICAL SERVICES				
Preventive Care[2]	$0	40% after deductible	$0	40% after deductible
Telehealth[3] (LiveHealth Online)	$0	Not applicable	$0	Not applicable
Office Visits Primary Care / Specialist	$30 or $50 copay	40% after deductible	$30 or $50 copay	40% after deductible
Emergency Care	20% after $250 copay		30% after $250 copay	
Hospital, Laboratory, X-ray	20% after deductible	40% after deductible	30% after deductible	40% after deductible
WHAT YOU PAY FOR COVERED PRESCRIPTION DRUGS[4]				
Tier 1 (Generic)	15% Retail: $15 minimum Mail: $30 minimum	Not covered	15% Retail: $15 minimum Mail: $30 minimum	Not covered
Tier 2 (Brand Formulary)	20% Retail: $40 minimum Mail: $80 minimum	Not covered	20% Retail: $40 minimum Mail: $80 minimum	Not covered
Tier 3 (Brand Non-formulary)	30% Retail: $75 minimum Mail: $150 minimum	Not covered	30% Retail: $75 minimum Mail: $150 minimum	Not covered
Tier 4 (Specialty)[5]	30% Retail: Not covered Mail: $200 minimum	Not covered	30% Retail: Not covered Mail: $200 minimum	Not covered
Prescription Drug Out-of-Pocket Maximum	$2,500 per individual $5,000 per family		$2,500 per individual $5,000 per family	

See footnotes on page 7.

High-Deductible Health Plans offer lower per-paycheck contributions and the opportunity to contribute to a tax-advantaged Health Savings Account (HSA).

	Classic HDHP		Value HDHP	
WHAT YOU PAY	In-Network	Out-of-Network[1]	In-Network	Out-of-Network[1]
ANNUAL LIMITS				
Coverage Level: Individual				
Deductible	$3,000	$6,000	$4,000	$8,000
Out-of-Pocket Maximum	$6,000	$12,000	$8,000	$16,000
Coverage Level: Family				
Deductible	$6,000 with individual limit of $3,300	$12,000	$8,000	$16,000
Out-of-Pocket Maximum	$12,000 with individual limit of $6,000	$24,000	$16,000	$32,000
WHAT YOU PAY FOR COVERED MEDICAL SERVICES				
Preventive Care[2]	$0	40% after deductible	$0	40% after deductible
Telehealth[3] (LiveHealth Online)	$0 after deductible	Not applicable	$0 after deductible	Not applicable
Office Visits	20% after deductible	40% after deductible	30% after deductible	40% after deductible
Emergency Care	20% after deductible		30% after deductible	
Hospital, Laboratory, X-ray	20% after deductible	40% after deductible	30% after deductible	40% after deductible
WHAT YOU PAY FOR COVERED PRESCRIPTION DRUGS				
Tier 1 (Generic)	10% after deductible	Not covered	10% after deductible	Not covered
Tier 2 (Brand Formulary)	20% after deductible	Not covered	20% after deductible	Not covered
Tier 3 (Brand Non-formulary)	30% after deductible	Not covered	30% after deductible	Not covered
Tier 4 (Specialty)	30% after deductible	Not covered	30% after deductible	Not covered
Prescription Drug Out-of-Pocket Maximum	Integrated with medical		Integrated with medical	

[1] Out-of-network benefits are subject to usual and customary (U&C) limits. You are responsible for amount above U&C limits.
[2] Excludes immunizations for international travel. Cancer Screenings are covered based on age, gender and last screening date.
[3] Only visits provided through Anthem LiveHealth Online telehealth are eligible for discount. Virtual visits provided by any other provider (your primary care doctor or another third-party provider) are covered as office visits.
[4] If the total cost of your medication is less than the minimum copay, you will not pay more than the total cost of your medication.
[5] Members enrolled in a PPO plan who take Tier 4 Specialty drugs must enroll in the CarelonRx Cost-Saver Program.

Medical & Prescription Drug cont.

BI-WEEKLY MEDICAL CONTRIBUTIONS

Medical contributions are not increasing for 2025. Both Sazerac and you share in the cost of coverage, with Sazerac covering the majority of the cost for you and your family. How much you pay for coverage is based on which plan you choose and who you cover.
Visit **www.mySazeracRewards.com** to compare plans and costs.

COVERAGE TIER	PPO High	PPO Low	Classic HDHP	Value HDHP
You Only	$95	$55	$25	$10
You + Spouse/Partner	$321	$240	$130	$95
You + Child(ren)	$175	$95	$45	$20
You + Family	$436	$280	$155	$110

SAVE WITH IN-NETWORK PROVIDERS

Regardless of which medical option you choose, you will pay less for health care when you use Anthem BCBS's network of doctors, hospitals, labs, pharmacies and other providers.

- Visit **www.anthem.com/find-care** to find doctors, providers and facilities in the National PPO (BlueCard PPO) network
- Call **833-716-0719**
- Download **Sydney Health** app

Scan this QR code or text "**Sydney**" to **268436** to download the app.

DOWNLOAD THE SYDNEY HEALTH APP

Keeping track of your health benefits is easy with the **Sydney Health app**.

- View and share your digital health plan ID card
- Check your benefits, claims, and progress toward your deductible
- Chat with an Anthem Health Guide, and find doctors and other in-network care providers
- Access virtual care through LiveHealth Online

MEDICAL PLANS INCLUDE FREE TELEHEALTH VISITS

Virtual general medical visits and therapy can be easier and less expensive for you and your family if you access care through your medical plan's preferred provider — LiveHealth Online.

- **If you enroll in the PPO High or PPO Low plans,** you'll pay a $0 copay for general medical, therapy, psychiatry, and other specialist visits.
- **If you're in the Classic HDHP or Value HDHP plans,** you'll pay a set fee before meeting your annual deductible and then visits are covered at 100 percent (you pay nothing) after you meet the deductible.

To get started, simply download the **Sydney Health app**, visit **www.LiveHealthOnline.com** or call **888-548-3432**.

Use LiveHealth Online for commonly treated conditions like:

- Allergies
- Cold & fever
- Sore throat
- Headache
- Flu
- Minor rashes
- Skin infections
- Pink eye
- Tooth pain
- Therapy
- Psychiatry
- Urgent Care or Primary Care

Plus, your medical plan comes with access to condition-specific support like Teladoc Health (for diabetes management) and Hinge Health (exercise therapy for back/joint/pelvic concerns). See **page 27** for more information.

EARN REWARDS WITH THE WELLNESS PROGRAM

Take charge of your health and earn rewards by completing good-for-you activities like:

- Routine Physical Exam
- Dental Cleaning
- Routine Eye Exam
- Flu Vaccines
- Step Challenges
- Personal Health Profile
- Health Coaching
- Tobacco Cessation
- and more!

Rewards can be earned by you and your covered spouse/partner. You must be enrolled in an Anthem Sazerac medical plan to participate in the Wellness Program. Visit **www.healthadvocate.com/members** to get started.

Dental

You can choose from two dental plans administered by Delta Dental. Both plans feature no deductible and pay for a wide range of services, including free teeth cleaning and help with the cost of basic and major restorative services (like fillings, simple extractions, and crowns). You can go to any dentist you want, but you will pay more if you go out-of-network. To find an in-network dentist, visit **www.deltadentalKY.com**, and use the find a dentist tool to search the Delta Dental PPO Plus Premier network.

PLAN FEATURES	Dental High	Dental Low
ANNUAL LIMITS		
Annual Deductible	None	None
Annual Maximum Benefit[1] (the most the plan will pay)	**$2,000**	**$1,000**
WHAT YOU PAY FOR COVERED DENTAL SERVICES[2]		
Preventive Services	**$0**	**$0**
Basic/Restorative Services	**20%**	**20%**
Major Services	**40%**	**50%**
ORTHODONTIA SERVICES		
Covered Expenses (for adults and children)	**50%**	Not covered
Lifetime Maximum Benefit[3] (the most the plan will pay)	**$2,000**	Not covered

1 The annual benefit maximum is the most the plan will pay for in-and out-of-network dental services combined.
2 Out-of-network benefits are subject to usual and customary (U&C) limits; charges above these limits are your responsibility.
3 Orthodontia benefits paid by this plan and any other previous plan count toward this lifetime maximum.

BI-WEEKLY DENTAL CONTRIBUTIONS

COVERAGE TIER	Dental High	Dental Low
You Only	$8.07	$4.99
You + Spouse/Partner	$16.21	$9.94
You + Child(ren)	$18.57	$11.64
You + Family	$26.70	$16.46

Vision

You can elect Anthem Blue View Vision coverage for yourself and your family. You can choose to go to any vision care provider you want, but you will pay more if you go out-of-network. To find a network eye care provider, visit **www.anthem.com/find-care** and follow these instructions and search the Blue View Vision network.

PLAN FEATURES	Vision Plan	
	In-Network	**Out-of-Network**
ANNUAL LIMITS		
Well Vision Exam[1]	**$0** copay	**$42** allowance
PRESCRIPTION EYEWEAR		
Prescription Glasses[2]	**$20 copay**	
Frames	**$150** allowance then 20% discount	**$45** reimbursement
Lenses – Single Vision	Included in prescription glasses	**$40** reimbursement
Lenses – Bifocal	Included in prescription glasses	**$60** reimbursement
Lenses – Trifocal	Included in prescription glasses	**$80** reimbursement
Lens Enhancements	See vision benefit summary for allowances	
Contacts[2]	**$20 copay**	
Elective Non-disposable	**$150** allowance then 15% discount	**$105** reimbursement
Elective Disposable	**$150** allowance	**$105** reimbursement
Non-elective	**Covered in Full**	**$210** reimbursement

1 The plan will cover a routine eye exam once each calendar year.
2 You have the choice between prescription glasses or contacts once per calendar year.

BI-WEEKLY VISION CONTRIBUTIONS

COVERAGE TIER	Vision Plan
You Only	$3.35
You + Spouse/Partner	$5.88
You + Child(ren)	$6.38
You + Family	$9.73

Supplemental Health

You can purchase supplemental health insurance. through New York Life to help cover expenses your health insurance may not. These plans pay cash benefits directly to you for covered illnesses or injuries, which you can use for medical bills, daily expenses, or other needs. Rates depend on the plan, your age, and tobacco use.
Visit **www.mySazeracRewards.com** to explore your options and review plan details.

ACCIDENT INSURANCE

Accident insurance pays cash benefits if you or a covered family member experiences an unexpected accident. This can help cover costs not fully paid by your regular health insurance, such as:

- Emergency Room
- Major diagnostic testing
- Urgent care
- Physical therapy
- Hospital admission
- Organized sport injuries

The injury type and medical treatments you receive determine what benefits are payable.

HOSPITAL INDEMNITY INSURANCE

Hospital indemnity insurance offers financial support if you or a covered family member is hospitalized. It provides a lump-sum cash benefit for each day in the hospital, regardless of medical expenses covered by your health insurance. Use the benefit for hospital bills, medical treatments, or everyday expenses like rent and groceries, helping to ease the financial impact of an unexpected hospital stay.

- **Hospital Benefit** – $1,500 initial admission benefit for up to four admissions per calendar year, plus $150 per day for up to 30 days of confinement per covered hospital stay. For maternity, this includes up to three days for a newborn baby.
- **Intensive Care Unit (ICU) Benefit** – $3,000 initial admission benefit for up to four admissions per calendar year, plus $300 per day for up to 15 days of confinement per covered ICU stay.

BI-WEEKLY CONTRIBUTIONS

COVERAGE TIER	ACCIDENT	HOSPITAL INDEMNITY
You Only	$4.02	$7.44
You + Spouse/Partner	$6.95	$19.32
You + Child(ren)	$9.19	$12.85
You + Family	$11.49	$21.04

CRITICAL ILLNESS INSURANCE

Critical illness insurance offers financial support if you're diagnosed with a serious illness like cancer, heart attack, or stroke. It provides a lump-sum cash benefit upon diagnosis, which you can use for medical bills, treatment, or everyday expenses. This coverage helps reduce the financial burden so you can focus on your recovery.

You can choose individual or family coverage, and have two coverage levels to pick from: a $15,000 plan and a $30,000 plan (Spouses and children receive 50% of the employee benefit).

BI-WEEKLY CRITICAL ILLNESS CONTRIBUTIONS

Your cost for Critical Illness coverage depends on how much coverage you buy, who you choose to cover, your age on January 1, and your tobacco use status.

RATE PER $15,000 OF COVERAGE	NON-TOBACCO		TOBACCO USER	
Your Age on Jan 1, 2025	You Only You + Child(ren)	You + Spouse You + Family	You Only You + Child(ren)	You + Spouse You + Family
18-24	$1.11	$1.77	$1.25	$1.94
25-29	$1.52	$2.39	$1.59	$2.49
30-34	$2.15	$3.32	$2.28	$3.57
35-39	$3.25	$5.02	$3.88	$5.95
40-44	$4.57	$7.06	$5.75	$8.79
45-49	$6.51	$9.97	$8.79	$13.40
50-54	$9.00	$13.78	$13.02	$19.80
55-59	$11.98	$18.31	$18.28	$27.73
60-64	$17.10	$26.10	$27.00	$40.95
65-69	$23.47	$35.79	$39.18	$59.37
70-74	$31.43	$47.84	$53.24	$80.55
75-79	$40.08	$60.92	$65.77	$99.45
80+	$51.44	$77.99	$89.38	$134.90

$50 CASH WELLNESS BENEFIT

Available if you enroll in Accident, Critical Illness, or Hospital Indemnity and get an eligible preventive health screening. Contact New York Life to learn more.

FIND YOUR COVERAGE FIT

Scan the QR code to answer some questions about you and your family and get custom recommendations to help you choose your insurance with confidence.

Accounts

The IRS allows you to avoid paying taxes on eligible health care expenses.

HSA

Health Savings Account

An HSA is a triple-tax-advantaged savings account that you can use to pay eligible out-of-pocket health care expenses now or in the future. If you enroll in one of the HDHP medical plans, are eligible for an HSA, and accept the terms and conditions, Sazerac will automatically open an HSA for you.

You may contribute to your HSA up to annual IRS limits through payroll deductions and Sazerac will also contribute. Sazerac's contribution is prorated based on when your medical plan coverage takes effect, your identity is verified, and your HSA is fully open.

You can change your HSA contributions at any time. HSA account balances roll over from year to year, and funds can be invested in a variety of options once you have at least $1,000 in your account. You keep this money, even if you retire or leave Sazerac. Please keep in mind that some state tax regulations vary from the federal regulations described here.

2025 HSA AMOUNTS	YOU ONLY		YOU + SPOUSE, CHILDREN OR FAMILY	
	Under Age 55	Age 55+	Under Age 55	Age 55+
Annual Contribution Limit	$4,300	$5,300	$8,550	$9,550
Sazerac Contributes Up To	$500	$500	$1,000	$1,000
You May Contribute Up To	$3,800	$4,800	$7,550	$8,550

HCFSA

Health Care Flexible Spending Account

If you are not eligible for an HSA, the HCFSA allows you to **contribute up to $3,200 before-tax** from your paycheck to reimburse yourself for out-of-pocket expenses, such as your portion of the medical deductible, prescription drugs, and eligible dental and vision expenses. The full value of your contribution is available January 1 or retroactive to your date of hire or qualifying event change.

It's important to estimate carefully, because your total HCFSA contributions (including contributions from other employers) for the year cannot exceed IRS limits and any balance remaining at the end of the year will be forfeited. **You must sign up for the HCFSA each year**; it will not continue automatically.

$3,200 PER YEAR
for medical, Rx, dental, vision

The IRS also allows you to avoid paying taxes on eligible day care and commuting expenses.

DCFSA

Dependent Care Flexible Spending Account

The DCFSA allows you to **set aside up to $5,000 before-tax** if you are single or married and filing jointly (up to $2,500 if married and filing separately) for eligible day care costs for children under age 13 or dependent parents. Day care expenses include nursery schools, day care centers, adult day care centers, in-home providers and before- and after-school care. Unlike the HCFSA, you can only be reimbursed with money actually in your account.

It's important to estimate carefully, because any balance remaining at the end of the year will be forfeited. **You must sign up for the DCFSA each year**; it will not continue automatically.

$5,000 PER YEAR
if single or married filing jointly

Please note: The IRS limits the amount highly compensated employees can contribute to the DCFSA. If your annual pay is $155,000 or more, your contributions may be capped.

Regardless of your income, consider consulting your tax advisor on how to get the full childcare tax credit on your tax return.

CSA

Commuter Spending Account

The CSA lets you set aside before-tax dollars to pay eligible mass transit and/or parking expenses. The program offers the convenience of automatic payroll contributions and a commuter debit card that can be used for eligible expenses. (Family members are not eligible.) You can enroll in, change or stop participating in the CSA at any time beginning January 2025 by contacting My Sazerac Rewards.

Limits for 2025 will be announced in November 2024. The current 2024 limits are:

$315 PER MONTH
for transit expenses

$315 PER MONTH
for parking expenses

LEARN HOW TO BENEFIT FROM AN HSA

Use WEX's HSA Planner Tool at **https://myhsaplanner.com** to learn about the benefits of an HSA and determine how much to contribute each year.

WHAT ARE ELIGIBLE EXPENSES?

Visit **www.wexinc.com/insights/benefits-toolkit/eligible-expenses** to view a searchable list of expenses you can use your pre-tax account to pay for.

Income Protection

Life is full of surprises, and we want to help you be prepared for the moments when things don't go according to plan.

LIFE INSURANCE

Sazerac provides basic life and accidental death & dismemberment (AD&D) coverage to all benefits-eligible team members. You can purchase additional coverage for yourself and your family at special group rates – visit **www.mySazeracRewards.com** to compare options and costs.

WHAT SAZERAC PROVIDES	WHAT YOU CAN CHOOSE
At No Cost to You[1]	To Purchase
Basic Team Member Life and AD&D • 2x annual base pay, rounded to next highest $1,000 • $500,000 maximum • AD&D pays a benefit if an accident causes death or dismemberment (loss of use of certain body parts/functions)[2]	**Voluntary Team Member Life** • $10,000 increments of coverage • $500,000 maximum • EOI may be required **(see page 17)**
Basic Spouse/Partner Life • $5,000 policy	**Voluntary Spouse/Partner Life** • $5,000 increments of coverage • Maximum is the lesser of $250,000 or the amount of your Voluntary Team Member Life • EOI may be required **(see page 17)**
Basic Child Life • $2,000 policy	**Voluntary Child Life** • $10,000 policy • EOI is not required

1 Federal tax law requires Sazerac to report the cost of company-paid life insurance in excess of $50,000 as imputed income.

2 AD&D benefits are paid in addition to life insurance if you die in an accident. For dismemberment, the actual benefit payable is a percentage of the total coverage amount, based on the type of injury sustained. See the Summary Plan Description for details.

Applying for More Coverage and Evidence of Insurability

When you apply for additional life insurance coverage, you may need to submit an Evidence of Insurability (EOI) questionnaire before your coverage is approved. EOI (also known as proof of good health) is required if you:

- Apply for Voluntary Team Member Life coverage of more than $150,000. EOI is also required if you elect to increase coverage by more than $10,000 in the future.
- Apply for Voluntary Spouse/Partner coverage of more than $100,000. EOI is also required if you elect to increase coverage by more than $5,000 in the future.

Name Your Beneficiaries

A beneficiary is someone eligible to receive distributions from a trust, will or life insurance policy. You can name beneficiaries for your 401(k) account, Company-provided Basic Life Insurance and Basic AD&D, Voluntary Life and HSA. Visit **www.mySazeracRewards.com** anytime throughout the year to name or update your life insurance beneficiaries.

DISABILITY INSURANCE

Sazerac provides short- and long-term disability coverage at no cost to you. Together these programs replace a portion of your pay if you are unable to work due a covered condition.

PLAN FEATURES	SHORT-TERM DISABILITY	LONG-TERM DISABILITY
Benefit Provided	75% of regular base pay	60% of monthly base pay up to amaximum $12,500 benefit
Waiting Period	7 calendar days[1]	180 calendar days
Maximum Benefit Duration	26 weeks	Continues until you're no longer considered disabled or you reach full Social Security retirement age

1 During the 7 calendar day unpaid waiting period, you may be required to use your available Paid Time Off (PTO).

2 Long-term disability benefits continue until the sooner of your death, your full Social Security retirement age, or when you are no longer considered disabled. Failure to recertify your disability when required will result in termination of disability benefits.

Legal Assistance

The UltimateAdvisor® legal insurance plan from ARAG offers team members and eligible family members access to legal advice and services from a nationwide network of attorneys with coverage for many personal legal issues.

When you work with an in-network attorney, attorney fees are 100% paid-in-full for most matters. Additional in-person hours with an attorney for some covered matters are also included.

Services include consultation on legal situations such as:

- **Consumer protection** such as auto repair, buying or selling a car, consumer fraud, personal property disputes, or small claims court issues.
- **Criminal matters** such as juvenile matters or parental responsibility.
- **Debt-related matters** such as debt collection, garnishments, personal bankruptcy, and student loan debt.
- **Driving matters** such as license suspension / revocation and traffic tickets.
- **Tax issues** such as IRS tax audits and tax collection.
- **Family matters** such as adoption, guardianship / conservatorship, name change, petrelated matters, divorce.
- **Landlord / Tenant issues** such as contracts and lease agreements, eviction, security deposits, or disputes with a landlord.
- **Real estate & homeownership** such as buying a home, deeds, foreclosures, contractor issues, neighbor disputes, promissory notes, real estate disputes, and selling a home.
- **Wills & estate planning** such as powers of attorney, and wills.

The legal plan is available for **$7.93 per bi-weekly pay period**. For plan details, log in with access code **18419saz** at **ARAGLegalCenter.com** or call **800-247-4184**.

ID Theft

Norton LifeLock Benefit Premier can help protect you and your family members' identities and devices. The LifeLock Identity Alert System monitors for fraudulent use of your Social Security number, name, address or date of birth in applications for credit and services. It provides protection for up to $1 million for reimbursement of stolen funds.

LIFELOCK IDENTITY FEATURES:

LifeLock Identity Alerts	Dark Web Monitoring	Sex Offender Registry Reports
Credit Application Alerts	Credit Monitoring	Data Breach Notification
PC and Mac Security	Mobile Device Security	...and more!

4 Easy Steps to Get Started:

1. Enroll in Identity Theft Protection benefit during your enrollment period.
2. Verify your identity and create login credentials at **norton.com/ebsetup**
3. Activate your plan features on your dashboard
4. Download the Norton 360 and LifeLock Identity apps

Have an existing LifeLock membership? Sazerac's LifeLock Benefit Premier partnership may provide you enhanced protection at a lower cost. Don't forget to cancel your non-Sazerac membership just prior to your benefit effective date by calling **800-607-9174**.

ID THEFT COVERAGE OPTIONS

COVERAGE TIER	COVERED DEVICES	BI-WEEKLY RATE
You Only	**Up to 5 devices** for you	$4.61
You + Family	**Up to 10 devices** for you, your spouse/partner and dependents in your household or financially dependent on you (under roof/ under wallet)	$8.76

How to Enroll

Ready to make your choices?

ONCE YOU'VE REVIEWED YOUR OPTIONS, VISIT THE MY SAZERAC REWARDS WEBSITE DURING YOUR ENROLLMENT PERIOD TO EITHER ENROLL OR CHOOSE TO WAIVE HEALTH & INSURANCE COVERAGE.

WWW.MYSAZERACREWARDS.COM

REGISTER FOR AN ACCOUNT

New user? Register for an account at **www.mySazeracRewards.com** using your Social Security number, birthdate, and home ZIP code. If prompted, use Company Key: Sazerac

ENROLL ONLINE

1. **Go online.** Log in to **www.mySazeracRewards.com** or the MyChoice Benefits app during your enrollment period.
2. **Get started.** Follow the prompts to add dependents, name beneficiaries and enroll in your health & insurance benefits.
3. **Submit your elections.** Be sure you hit submit to lock in your choices.
4. **Review your confirmation** page and print or download it for your records.
5. **Follow up.** You may need to take action for some coverage elections to take effect. See **page 22**.

SEE AN ERROR? If there are any issues with your elections, call My Sazerac Rewards at **888-850-1772** immediately.

PREFER TO ENROLL ON-THE-GO?

Download the MyChoice Benefits app from the App Store or Google Play.

Call 888-850-1772 to speak to a live specialist who knows your Sazerac benefits. Support is available 8 a.m. – 8 p.m. ET, Monday – Friday.

WHAT HAPPENS IF YOU DON'T ENROLL

If you don't choose your Sazerac benefits during your enrollment period, here's what will happen.

For New Hires

If you don't enroll in the 30 days following your hire date, you'll be automatically enrolled in:

- You Only coverage in the Value HDHP medical plan
- Basic life, AD&D, and disability benefits (paid for by Sazerac)
- No dental, vision, HCFSA, DCFSA, supplemental health, supplemental life, legal, or ID theft coverage
- No family member coverage

At Annual Enrollment

If you don't enroll during the Annual Enrollment period in the fall, your current coverage will continue into next year in the most similar plans available, with new rates and limits, except for:

- Health Care FSA and Dependent Care FSA plans must be elected each year; your participation in these plans will end on Dec 31 if you don't re-enroll

After You Enroll

Depending on what benefits you choose, you may need to take action so your new coverage is ready.

IF YOU:	COMPLETE THESE NEXT STEPS:
Add new family members to your coverage	Provide required document(s) to complete the Dependent Verification process within 30 days to keep them covered. See **page 23** for details.
Choose Sazerac medical coverage	You'll receive a new medical ID card if you are enrolling for the first time or change your coverage. Use your ID card information to register for an account at **www.anthem.com** and to log in to the **Anthem Sydney Mobile app**. The Sydney Mobile app is the easiest way to find in-network providers and manage your claims.
Enroll in the Value HDHP or Classic HDHP for the first time	Sazerac will initiate the process of opening your HSA with WEX Health. However, banks are required by law to validate your identity when a new HSA is opened. WEX may ask for documentation, such as a copy of your driver's license or Social Security card. Once your identity is confirmed, your HSA will be open, accepting contributions and ready for you to use.
Need to change coverage due to a life event	If you or a family member experiences a life event that impacts your insurance needs you may be eligible to change your coverage mid-year. Common eligible events include: • Gaining or losing coverage elsewhere • Birth, Adoption, or Placement for Foster Care • Marriage or Establishing a Domestic Partnership • Legal Separation or Divorce • Death or Loss of eligible dependent status You must take action within 30 days by calling **888-850-1772** or submitting a change request in the My Sazerac Rewards website. You must submit valid documentation related to the event any verify newly covered dependents.
Move	Update your home address in Ceridian Dayforce so we can contact you with important benefits and tax information.

SEE AN ERROR?
If there are any issues with your benefits or payroll deductions immediately call My Sazerac Rewards at **888-850-1772**. By law, there is limited time in which we can make corrections to benefits after your enrollment period ends.

DEPENDENT VERIFICATION PROCESS

Within a few days of enrolling any new dependents, you will receive an email or Dependent Verification packet in the mail that outlines the steps and documentation required (see table below) to add coverage for your dependents. If you do not submit valid documentation within 30 days, your unverified dependents will not be covered in 2025.

	DEPENDENT DOCUMENTATION		
	ONE OF THE FOLLOWING		ONE OF THE FOLLOWING (if applicable)
DEPENDENT			
Spouse **Domestic Partner**	• Marriage Certificate • Affidavit of Common Law Marriage • Affidavit of Domestic Partnership	AND	• Most recent federal tax return listing your spouse or domestic partner • Proof of joint ownership issued within the last six months
Child - Biological	• Birth Certificate		
Child - Adopted	• Adoption Certificate • Placement Agreement • Reissued Birth Certificate		
Child - Step	• Birth Certificate	AND	• Marriage Certificate • Affidavit of Common Law Marriage • Affidavit of Domestic Partnership
Child - Legal	• Birth Certificate	AND	• Court-ordered Document of Guardianship
Child - Disabled	• Birth Certificate • Adoption Certificate	AND	• Federal tax return within the last two years claiming disabled child
Child - Foster	• Foster Care Letter of Placement		

When verifying dependents for coverage, it's important to provide valid documentation. Please note that religious birth certificates and temporary hospital birth certificates are not accepted for verification. You will need to submit official government-issued birth certificates or other approved legal documents to ensure your dependents are properly verified and covered.

401(k) Retirement Plan

At Sazerac, we're committed to helping you build a secure future. Our 401(k) Retirement Plan is a valuable tool to help you achieve your financial goals. Here's a quick overview to get you started:

Eligibility

You're eligible to join the 401(k) plan on the first of the month after completing 30 days of service, provided you're a regular, full-time team member working at least 30 hours a week. Register for your account at **www.transamerica.com/portal** to get started.

You Choose How Much

You may contribute up to 75% of your eligible compensation on a before-tax or Roth after-tax basis. You can adjust your contribution rate anytime through through the Transamerica website and your changes will take effect within 1-2 pay cycles. Your contributions to the plan are always 100% yours, fully vested from day one.

Sazerac Contributes, Too

Sazerac boosts your savings with up to 3.5% in company matching contributions. We match 100% of the first 1% you contribute and 50% of the next 5%. After two years of service, you'll be fully vested in the company's contributions, meaning you'll own 100% of the match.

Tip: To get the full 3.5% matching contribution from Sazerac, be sure to contribute at least 6% of your own money.

Automatic Enrollment When Eligible

Newly-eligible participants are automatically enrolled at a 3% before-tax contribution rate, with an automatic 1% increase to your contribution rate in January of each year. The default investment option is a target-date fund based on your assumed retirement date. You can change your contribution rate and investment elections at any time through the Transamerica website.

The IRS limits how much you can contribute to a tax-advantaged 401(k) account each year.
Visit www.transamerica.com/irs-retirement-plan-contribution-limits to see the current annual limits.

Save More with Voluntary After-Tax Contributions

If you plan to maximize your pre-tax and/or Roth 401(k) contributions for the year, you can save even more through **voluntary after-tax deferrals** to your Sazerac 401(k). Voluntary after-tax deferrals allow you to contribute up to **$15,000** more in 2025. This additional contribution is not eligible for employer matching contributions. The earnings on your voluntary after-tax contributions will accumulate tax deferred until you receive a distribution, including an in-plan Roth conversion.

You can also complete a “Mega Backdoor Roth Conversion” by moving your voluntary after-tax contributions into your Roth 401(k). This strategy may offer tax advantages. To get started, log into your Transamerica account, go to Documents & Forms > Forms > Distribution, and select the In-Plan Roth Conversion Request.

Need some help?

- **Retirement Planning Consultants** are available at select times throughout the year to help you understand your plan via 1-on-1 appointments.
- **Your personal tax professional** should be consulted about tax optimization strategies and Roth conversions.

ALREADY CONTRIBUTED TO A 401(K) THIS YEAR?

If you’ve already made 401(k) contributions to your previous employer’s 401(k) plan this year, make sure your combined before-tax and Roth after-tax contributions don’t exceed the IRS maximum between both employers.

WANT TO ROLLOVER ANOTHER 401(k)?

If you have a 401(k) from a previous employer, you can roll it over into your Sazerac 401(k) to keep your retirement investments together. To get started, call **800-755-5801.**

Time Off

Time off from work to rest, recover, spend time with loved ones, or take a vacation is an important part of your benefits package.

Paid Time Off

Paid Time Off (PTO) allows you to take time away from work for what's important to you. PTO is administered on a calendar year basis, and your annual PTO allotment is based on the years of service you will attain in the calendar year. PTO is prorated for new hires (based on month of hire) and for team members on leave at the beginning of the year.

YEARS OF SERVICE as of December 31	PTO ALLOTMENT
0 – 4	120 hours
5 – 9	160 hours
10 or more	200 hours

Up to 40 hours of unused PTO may be carried over for use in the following year.

Holidays

Sazerac observes 11 paid holidays:

- New Year's Day
- Good Friday
- Monday after Easter
- Memorial Day
- Independence Day
- Friday before Labor Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

* Holiday schedules may differ by location; check with your manager or HR partner for your worksite's policy

Parental Leave

Upon completion of 90 days of employment, team members who are new parents may apply for Paid Parental Leave.

For Birth Mothers: Sazerac will provide up to eight (8) weeks of Paid Maternity Leave to team members for the birth of the team member's child. The purpose of the Paid Maternity Leave is to provide leave for medical conditions related to pregnancy and childbirth.

For New Parents: Additionally, Sazerac will provide up to four (4) weeks of Paid Parental Leave to eligible team members for bonding with a new child following birth, adoption or foster care placement.

Both programs run concurrently with FMLA and other applicable laws, unless prohibited by law. In states with their own Family Leave programs, these programs will coordinate where applicable.

Approved Paid Parental Leave may be taken at any time during the six (6) month period immediately following the birth, placement for adoption, or foster care of a child. Parental Leave should generally be taken as one continuous leave of absence.

Sazerac will maintain health insurance for team members during the approved Paid Leave period, provided you continue to pay your share of the premium contributions.

Other Programs

In addition to the health & insurance benefits you choose during your enrollment period, you can access these other benefits and perks throughout the year. See **page 29** to get started.

Business Travel Guard

If you are traveling on official Sazerac business, you are covered with travel assistance, medical assistance, and safety & security benefits from AIG.

Employee Assistance Program (EAP)

Through Health Advocate EAP, you and every member of your household with access to free short-term mental health counseling and other personal, family, and financial support services.

Hinge Health

Exercise therapy from Hinge Health is designed to help with back, joint and muscle pain. This program is available at no cost to eligible Sazerac medical plan participants over the age of 18.

Diabetes Mangement

Teladoc Health helps Sazerac medical plan participants living with type 1 or type 2 diabetes manage their condition better. This program is available at no cost to you.

Pet Insurance

Pet insurance reimburses you for eligible veterinary expenses when your dog or cat gets sick or injured. Pet insurance cannot be added immediately and does not cover pre-existing conditions, so the earlier you enroll the more likely you'll receive the maximum benefit.

Perks Program

PerkSpot is a one-stop shop for discounts at many of your favorite national and local merchants including categories like restaurants, health and fitness, retail stores and more!

Scholarship Program

The Goldring Scholarship provides $8,000 per year for eligible dependent children who meet grade requirements and are pursuing education at a tuition-based institution. You may apply after 1 year of service. The number of scholarships awarded is based on IRS guidelines, with students pursuing a bachelor's degree considered first.

Tuition Reimbursement

Upon completion of 1 year of service, you may be eligible for reimbursement of tuition expenses to attend pre-approved college courses. You must attain a grade of 'C' or better to be eligible. Details are available from your Human Resources representative.

Contacts

You can easily connect to your benefit providers and get help through My Sazerac Rewards. Download the **MyChoice Benefits** mobile app, visit **mySazeracRewards.com** or call **888-850-1772** from 8 am – 8 pm ET, Monday through Friday.

WHO THEY ARE	WHAT THEY ADMINISTER	HOW TO CONTACT
Anthem	Medical Telehealth (LiveHealth Online) Vision	Call **833-716-0719** Visit **anthem.com** Download **Sydney Health app**
ARAG	Legal	Call **800-247-4184** Visit **araglegalcenter.com** Access Code: 18419saz
Delta Dental	Dental	Call **800-955-2030** Visit **deltadentalky.com**
CarelonRx	Prescription Drugs	Call **833-752-0873** Visit **anthem.com** Download **Sydney Health app**
New York Life (starting Jan 1, 2025)	Disability and Leave Life and AD&D Supplemental Health	Call **888-842-4462** Visit **myNYLGBS.com**
Norton	ID Theft	Call **800-607-9174** Visit **my.norton.com**
Transamerica	401(k)	Call **800-755-5801** Visit **transamerica.com/portal**
WEX Health	Health Savings Account Health Care FSA Dependent Care FSA Commuter (Starting Jan 1, 2025)	Call **866-451-3399** Visit **benefitslogin.wexhealth.com** Download **Benefits by WEX app**

OTHER CONTACTS

PROGRAM	HOW TO CONTACT
Business Travel Assistance	Call **817-826-7008** Visit **aig.com/us/casualty/travelguardassistance** Policy number: WR10007901
Discounts and Perks	Visit **sazerac.perkspot.com** Access code: Sazerac
Employee Assistance Program	Call **877-240-6863** Visit **healthadvocate.com/members**
Health Advocate	Call **866-695-8622** Visit **healthadvocate.com/members** Download **Health Advocate app**
Hinge Health	Call **855-902-2777** Visit **hingehealth.com/for/sazerac**
Goldring Scholarship	Talk to your HR representative
Teladoc Health Diabetes Management Program	Call **800-835-2362** Visit **teladochealth.com/register**
Parental Leave (starting Feb 1, 2025)	Call **888-842-4462** Visit **myNYLGBS.com**
Pet Insurance	Call **888-984-8700** Visit **petsbest.com/sazeracpet** Referral code: SAZERACPET
Tuition Assistance	Talk to your HR representative
Wellness Program	Call **866-799-2691** Visit **healthadvocate.com/members** Download **Health Advocate app**

Legal Notices

Sazerac is required by the government to provide certain legal notices to you.

INFORMATION AVAILABLE ONLINE

Visit **mySazeracRewards.com** to access these and other plan documents online:

- **Summary Plan Descriptions (SPDs)** contain detailed information about Sazerac benefits.
- **Summaries of Benefits and Coverage (SBCs)** summarize important information about your health care options in a standard format.

NOTICES DELIVERED BY MAIL

The following important legal notices were mailed to your home address and are available online:

- **Automatic Enrollment and Qualified Default Investment Alternative Notice** explains that you may be automatically enrolled in the 401(k) Retirement Plan and how your contributions will automatically be placed in certain investment options.
- **HIPAA Privacy Notice** explains how the Sazerac group health plan protects your personal medical information.
- **Medicaid and CHIP Notice** explains how employees who need help paying their health insurance premiums may get that help through state Medicaid or CHIP programs.
- **Medicare Prescription Drug Notice** explains the prescription drug alternatives when a participant becomes eligible for Medicare.
- **Notice of Continuation Rights Under COBRA** explains COBRA continuation coverage, when it may become available to you and your family and what you need to do to protect your right to get it.
- **Notice of New Health Insurance Marketplace** explains the availability of the new Health Insurance Marketplace. Sazerac's medical options meet the government's minimum value standard and are affordable for all Sazerac employees who are actively at work for the entire year.
- **Notice of Privacy Practices** explains how your health care plans protect your personal medical information.
- **Safe Harbor Contribution Notice** describes your rights and obligations under the 401(k) Retirement Plan's method of meeting federal nondiscrimination requirements and the automatic enrollment feature.
- **Special Enrollment Rights Notice** explains your rights to enroll later if you are declining medical coverage due to having other coverage.
- **Summary Annual Reports** contain information about the Group Insurance, Business Travel Accident and 401(k) Retirement Plans.
- **Wellness Program Disclosure** explains what information will be collected if you participate in Sazerac's Wellness Program to earn incentives and how that information will be used.
- **Women's Health and Cancer Rights Act** summarizes the benefits available under your medical plan if you have had or are going to have a mastectomy.

Notes

SAZERAC