



Your Life@Sodexo

Annual Enrollment
Nov. 9 – Nov. 20, 2020

**Check out your
Sodexo benefits**

sodexo
QUALITY OF LIFE SERVICES

Dear Sodexo Team Member:

I wanted to start by expressing my thanks for all you do each day as we navigate through this difficult time. No one could have anticipated how we have had to adapt as the COVID-19 virus continues to spread. In many ways, we have reinvented how we work and live and have learned to adapt to new situations.

As a valued employee of Sodexo, we remain committed to supporting your health and well-being and making sure you have access to quality, cost-effective healthcare coverage. In 2021, Sodexo will continue to pay the majority of medical costs for you, however because of the continuing rise in healthcare costs, both you and Sodexo will see an increase for medical costs this year. If you participate in a Sodexo medical plan, it's important that you review your costs online or on the Personalized Enrollment Worksheet you receive in the mail during Annual Enrollment so you are aware, in advance, how much will be deducted from your pay each week in 2021.

The best way to keep cost of healthcare increases down is for you to use your medical benefits to maintain your health. Get your free preventive care checkups and screenings and work with your doctor to manage your health. Use the wellness programs offered through our medical plans to support healthy living.

Even though you will see medical rates increase, we are pleased to let you know that vision, disability and life insurance will not increase for the fourth consecutive year; and this is the second year that dental rates are decreasing.

We continue to work hard to provide you with a robust benefits program that meets your needs. Now it's your turn to take charge of your benefits. Use the enrollment tools at the Sodexo Benefits Center to compare benefits plans and choose the plans that are right for you and your family.

We are committed to continuing to offer you a full range of benefits that are valuable, affordable and contribute to your quality of life.

Best wishes,

Stephanie Payne
Chief Human Resources
Officer, NorAm



It's time to enroll!

Annual Enrollment is the time to get the benefits you and your family need for 2021. Whether you're single or married, saving for your future or seeking financial protection, Sodexo provides programs to help you live healthy and happy.

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Changes for 2021

As we finish out a challenging year, adapting to changes brought about by COVID-19, it's time to look ahead and think about what you and your family need in 2021 to stay healthy. Here are the important changes to know before you enroll in or make updates to your Sodexo benefits.



Medical rates increasing

We are committed to supporting your well-being by making sure you have access to quality healthcare coverage. In 2021, Sodexo will continue to pay the majority of medical costs; however, medical rates will increase as costs overall continue to rise. While rates are increasing, the plan coverage (including copays, deductibles, etc.) remains the same. Be sure to review your costs on the Sodexo Benefits Center website or on the Enrollment Worksheet (depending on how you receive materials) so you are aware of how much will be deducted from your paycheck next year.

Dental rates decreasing

Your dental plan rates are decreasing for the second year in a row—this time by 1%.

One-on-one benefits support

Have questions about your benefits, claims or need help understanding the plans? A HealthPro Consultant with Advocacy Services can walk you through it. Call **866-888-3203** 8 a.m. – 7 p.m. ET, Monday through Friday.

New programs added

- **No-cost surgery benefit**
Save money on orthopedic surgeries with this new benefit.
- **Supplemental health programs**
Add a layer of financial protection with three new programs.

For details, see pages 15 and 16 and refer to the insert that came with this guide.

Contributions increase for Health Care Spending Accounts

If you enroll in the Health Care Spending Account (HCSA), the new contribution limit will be \$2,750 (previously it was \$2,700). Additionally, over-the-counter drugs and feminine care products are now eligible expenses for this account.

New enrollment tool

We've updated the enrollment process at [SodexoBenefitsCenter.com](https://www.sodexo.com/benefits-center) to make enrolling easier and smoother than ever before. See page 24 for details on how to enroll.



Health

Take care & stay well

Your well-being is important to us, which is why we offer healthcare coverage and support, incentives for living a healthy life, and programs for your physical, financial and emotional well-being. We also offer supplemental health programs to help support more specific needs (see page 16).

Medical

You have two national medical plan options—the **CareFirst PPO Plan** and the **CareFirst HRA Plan**. Both plans are administered by CareFirst BlueCross BlueShield. Each plan has a Blue Rewards Account for incentives you earn to help pay for eligible healthcare expenses. See page 10 for details.

Depending on where you live, you may be eligible for one of the regional medical plans, which include the **Kaiser Permanente HMO, HMSA PPO** and **HMO**, and **Triple-S Salud**.¹

¹ If you live in California, Colorado, Georgia, Hawaii or the Mid-Atlantic region (DC/MD/VA), you have Kaiser Permanente HMO as an additional medical plan option. HMSA plans are available in Hawaii, and Triple-S Salud is only available in Puerto Rico. The CareFirst PPO and CareFirst HRA plans aren't available if you live in Hawaii or Puerto Rico. For plan details, refer to your personalized enrollment worksheet and contact the plan administrators, located in the contacts in the back of this guide.



How CareFirst medical plans work

CareFirst PPO Plan

Pay for care

Pay out-of-pocket

In this plan, you pay copays for many healthcare services, such as office visits. For others, you'll pay out-of-pocket until you reach your deductible. Then, you'll pay for a percentage of the costs.

Reach your deductible

Lower deductible

This plan has a lower deductible than the HRA Plan, but higher per paycheck contributions. This plan may be a good idea if you know you'll have a lot of office visits.

Share costs

70% / 30%

After you reach your in-network deductible, the plan pays 70% of healthcare costs and you pay 30%.

The plan pays

100%

If you reach your in-network out-of-pocket maximum, the plan pays 100% of your eligible costs for the rest of the year.

Tip

Use in-network providers to save money on care.

Tip

Get preventive care—it's free in both plans!



How CareFirst medical plans work

CareFirst HRA Plan

Need help choosing a medical plan?

In the new enrollment tool, you can estimate what your medical care will cost in 2021 based on your past medical history. You can even get a recommendation for a plan based on this information.

Pay for care

Pay with your HRA

Each year, Sodexo puts money into your Health Reimbursement Account (HRA) that is used to pay healthcare costs. It helps lower your deductible before you reach into your own pocket. Once that money is used up, you pay out-of-pocket for care until you reach your deductible. Then, you'll pay a percentage of the costs.

Reach your deductible

Higher deductible

This plan has a higher deductible than the PPO, but you can use the Sodexo money in your HRA to offset the cost of care and prescriptions.

Share costs

80% / 20%

After you reach your in-network deductible, the plan pays 80% of healthcare costs and you pay 20%.

The plan pays

100%

If you reach your in-network out-of-pocket maximum, the plan pays 100% of your eligible costs for the rest of the year.

Tip

Earn \$50 by registering for CareFirst Video Visit and \$100 for taking the RealAge® test. Find out how on page 10.

Tip

Compare plan costs on the next page.

How the plans compare

		CareFirst PPO	CareFirst HRA
		In-network	In-network
Money from Sodexo (Put in plan account)	You	No plan account	\$750
	You + Spouse/Partner		\$1,175
	You + Child(ren)		\$1,175
	You + Family		\$1,500
Annual Deductible (Amount you pay each year before plan pays)	You	\$1,000	\$1,750
	You + Spouse/Partner	\$2,000	\$3,500
	You + Child(ren)	\$2,000	\$4,175
	You + Family	\$2,000	\$4,500
Copays and Coinsurance (Amount you pay)	Preventive Care	\$0 (no deductible)	\$0 (no deductible)
	Primary Care Office Visit	\$30 copay	20% after deductible
	Specialist Office Visit	\$40 copay	20% after deductible
	Physical, Speech and Occupational Therapy Visits	\$15 copay	\$15 copay
	Video Visit	Cost varies by type of service	Cost varies by type of service
	Urgent Care	\$30 copay	20% after deductible
	Emergency Room	\$150 copay (waived if admitted), then 30% after deductible	20% after deductible
	Hospital Coverage	\$250 copay, then 30% after deductible	20% after deductible
	Most Other Services	30% after deductible	20% after deductible
	Out-of-Pocket Maximum (The most you pay in a year)	Individual	\$5,000
Family		\$12,700	\$12,700

Visit carefirst.com/sodexo to find providers, see plan details and more.



Prescription drugs

You automatically get prescription drug coverage with Express Scripts if you enroll in either the CareFirst PPO or HRA Plan. The program requires you to use generic drugs when available or you'll pay a higher cost.

What you pay for Rx

	Retail	Mail Order
	For 30-day supply	For 90-day supply
Generic	\$10 copay	\$20 copay
Brand	10% (\$35 minimum, \$100 maximum)	10% (\$87.50 minimum, \$200 maximum)
Non-Formulary Brand	30% (\$50 minimum, \$150 maximum)	30% (\$125 minimum, \$300 maximum)
Smart90 Program	Two ways to fill a 90-day supply: <ul style="list-style-type: none">• Have Express Scripts mail your prescription to your home• Pick it up at a local participating pharmacy in your network	

For your long-term medications (i.e., 90-day supply), use home delivery from Express Scripts or pick it up at a local participating Smart90 network pharmacy; otherwise, you will pay 100% of the cost of a 30-day supply of the medication after you fill your initial prescription and two refills of the drug at a retail pharmacy.

Express Scripts

Register

Go to express-scripts.com/Sodexo or download the Express Scripts app to:

- Register your account
- Choose your preferred pharmacy and manage your mail order medications

Use your HRA prescription debit card

If you enroll in the CareFirst HRA Plan, you'll get a debit card tied to your account to pay for prescription drugs so you don't have to pay out-of-pocket.



Healthy incentives

You have the opportunity to earn money toward your 2021 medical expenses in three easy ways.

Ready to start earning?

Get started with all of these programs at carefirst.com/sodexo.

Healthy incentives

1 Take the RealAge[®] test

Earn \$100 in your Blue Rewards Account each year when you take the RealAge[®] test. This test tells you your real physical age based on your health habits. You'll need to register for an account with CareFirst and Sharecare before you can take the test.

\$100

2 Register for Video Visit

When you register for CareFirst Video Visit for the first time, you'll earn a one-time \$50 incentive in your Blue Rewards Account. You can then schedule virtual visits¹ for:

- Common illnesses
- Behavioral health
- Diet and nutrition
- Breastfeeding/lactation support

Visits for common illnesses and breastfeeding support are free. Other services may require you to pay a fee.

\$50 per family

¹ Please note: If you're enrolled in a Kaiser, HMSA-Hawaii or Triple-S Salud medical plan, you may have other virtual visit tools available. Refer to the Resources chart at the end of this booklet to contact the medical plan you enroll in or see the applicable Summary Plan Description (SPD) and Summary of Benefits and Coverages (SBCs) located at the Sodexo Benefits Center.

3 Sign up for the Maternity Program

If you or your spouse/domestic partner are pregnant, you can earn up to \$250 by completing the CareFirst Maternity Program. The program includes phone calls with a health coach and reviewing educational materials.

You'll earn \$250 in your Blue Rewards Account for signing up in the first trimester or \$125 for signing up in the second trimester.

Up to \$250

Dental

The Dental Plan is administered by MetLife and covers basic and major services, including orthodontia.

What you pay for care

	In-Network	Out-of-Network ¹
Deductible	\$50 per person	\$50 per person
Annual Maximum	\$2,250	\$2,250
Preventive (Checkups, cleanings and fluoride treatments)	\$0 (no deductible)	20% (no deductible)
Basic Services (Fillings, extractions, root canals)	20% (after deductible)	20% (after deductible)
Periodontics (Treatment of gums and bones of the mouth, including periodontal surgery once per quadrant, every 36 months)	20% (after deductible)	20% (after deductible)
Major Services (Inlays, crowns, implants)	50% (after deductible)	50% (after deductible)
Orthodontics (For children under age 19)	50% (no deductible)	50% (no deductible)
Lifetime Orthodontia Maximum²	\$2,000	\$2,000

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

² Only plan participants who are under age 19 when treatment begins are eligible.

Need to find a network dentist?

Contact MetLife at [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or 800-942-0854.



Vision

The Vision Plan is administered and insured by EyeMed and includes eye exams, frames, lenses and contacts.

What you pay for care

	In-Network	Out-of-Network
	Copays	Reimbursement
Eye Exams	\$0 copay	Up to \$32
Standard Contact Lens Exam	\$10 copay (includes two follow-up visits)	Up to \$40
Frames	\$130 allowance, then 20% off balance	Up to \$58
Standard Lenses	\$15 copay; \$80 copay for progressive	Up to \$28 for single vision Up to \$44 for bifocal Up to \$72 for trifocal/lenticular Up to \$44 for progressive
Contacts (Instead of frames)	\$130 allowance, then 15% off balance (\$130 allowance for disposable)	Up to \$104
Medically Necessary Contacts	\$0 copay	Up to \$200

Need to find a network vision provider?

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

Vision discount program

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

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

Wellness programs

To help you and your family stay on a healthy path throughout the year, check out these great FREE programs.

From CareFirst:

The CareFirst wellness program, through Sharecare, offers a variety of resources to keep you healthy.

- RealAge[®] test: Learn your true physical age plus earn a \$100 incentive in your Blue Rewards Account
- Diabetes prevention and weight loss support
- Smart Dollar financial program
- One-on-one health coaching
- Library of videos and tips to support your health
- Smoking cessation
- Health challenges
- And more!

Learn more at carefirst.com/sodexo.

From LifeWorks¹:

LifeWorks gives you lots of ways to stay healthy, stress less and save money. It's free, confidential and available 24/7 to help you and your family stay well from head to toe to wallet.

Get started:

1. Visit login.lifeworks.com or download the LifeWorks app
2. Select "Sign Up"
3. Enter your unique invitation code, which is SOD-your employee ID. (For example, SOD-1234567.)
4. Click "Submit"
5. Create your personal credentials (email address/password) for future log-ins

¹ Certain employees subject to a collective bargaining agreement are only eligible to participate in these plans to the extent provided for in the applicable collective bargaining agreement.



No-cost surgery benefit

Surgery on knees, hips and spines can be complicated and costly. Also, not all medical providers deliver the same quality of care and sometimes surgery can even be avoided altogether. That's why Sodexo is introducing a special no-cost surgery benefit in 2021 for participants enrolled in a CareFirst medical option.

Through this benefit, you and your eligible family members can access high-quality surgeons and Centers of Excellence hospitals. All of the surgery costs and most travel expenses, if necessary, are covered. Plus, you'll have a dedicated patient Care Specialist to help you throughout the entire process.

If you or an enrolled family member receives a recommendation for a covered surgery (i.e., joint replacement, spinal fusion, etc.), you can contact Carrum Health directly at carrum.me/sodexo (or download the Carrum Health app) or by calling **888-855-7806**. Carrum Health's team does all of the planning, preparation and paperwork so you can focus on what matters—your health.



New!

Supplemental health programs

For an additional layer of financial protection, you can now enroll in three new supplemental health programs through MetLife in 2021.^{1,2} Keep in mind that you do not need to be enrolled in a Sodexo medical plan and these plans do not replace your medical insurance—they supplement it. Here's how the plans compare.

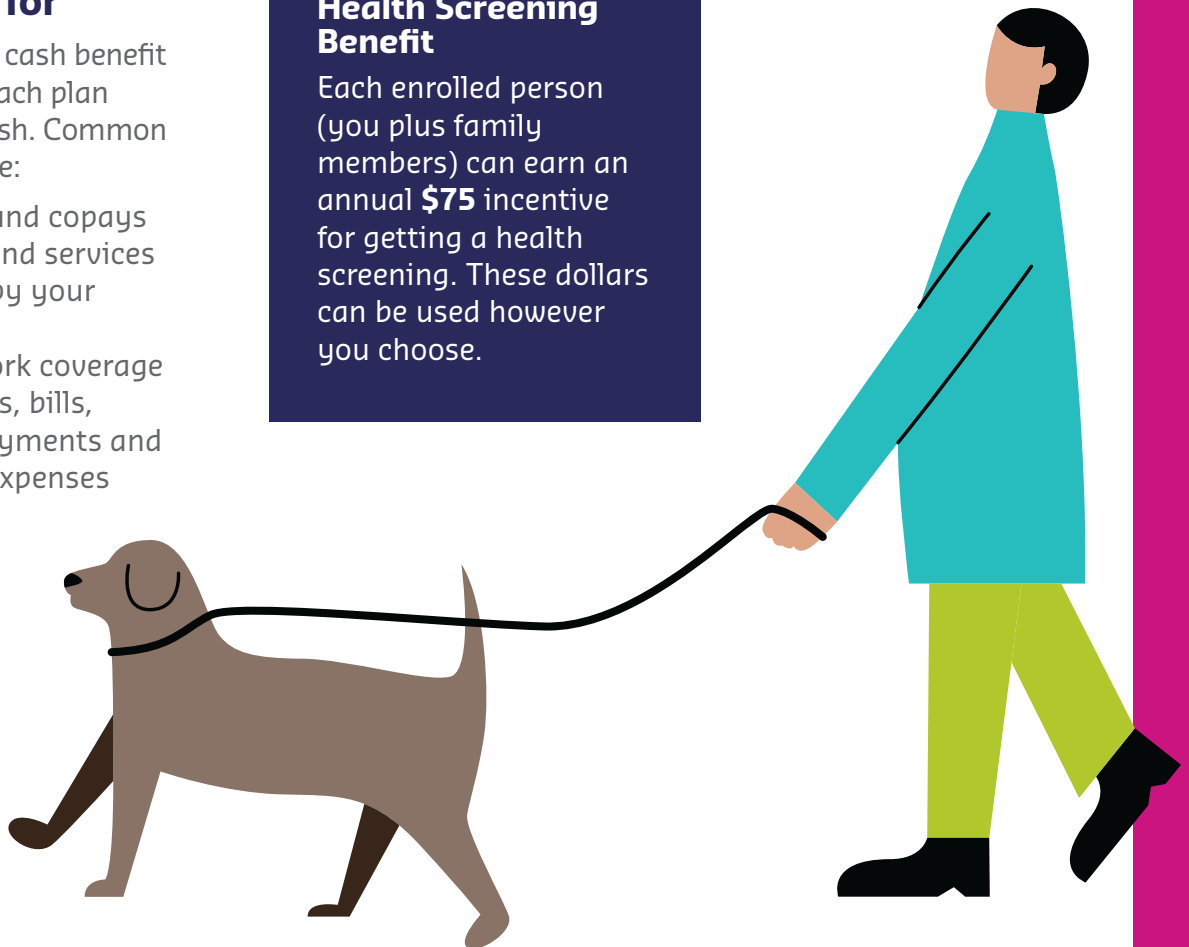
What you can use the money for

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

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

Health Screening Benefit

Each enrolled person (you plus family members) can earn an annual **\$75** incentive for getting a health screening. These dollars can be used however you choose.



¹ Coverage varies by state. Contact MetLife at **800-GET-MET8 (800-438-6388)** if you have questions. For more information about the plan, view videos, fliers and benefits summaries located on **Sodexo LINK** and at **SodexoBenefitsCenter.com**. The applicable Summary Plan Description (SPD) will be available in January.

² Certain employees subject to a collective bargaining agreement are only eligible to participate in these plans to the extent provided for in the applicable collective bargaining agreement.

How it protects you

Covered events

What you receive

Good to know

Accident insurance

Provides financial support if you or a covered family member suffers an injury or death due to an accident

- Fractures
- Dislocations
- 2nd & 3rd degree burns
- Skin grafts
- Concussions
- Cuts & lacerations
- Eye injuries
- Coma
- Dismemberment
- Accidental death

Amount depends on the injury and level of care you need

You'll need to designate a beneficiary when you enroll

Critical Illness insurance

Provides financial support if you or a covered family member becomes seriously ill

- Cancer
- Heart attack
- Stroke
- Kidney failure
- Coronary Artery Bypass Graft
- Alzheimer's Disease
- Major organ transplant

Choose a benefit amount of **\$10,000, \$20,000, \$30,000** or **\$40,000** (lump-sum payment)

- You'll need to designate a beneficiary when you enroll
- There is a waiting period between illness occurrences

Hospital Indemnity insurance

Provides financial support if you or a covered family member needs to be hospitalized

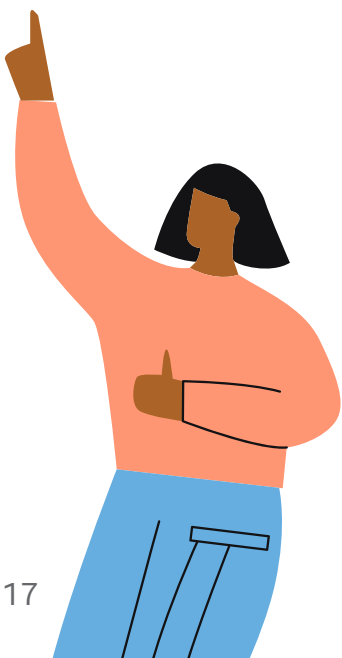
- Hospital admission and stays
- Intensive care unit (ICU) admission and stays
- Inpatient rehab unit stays

Amount depends on the event and level of coverage you elect

- You'll need to designate a beneficiary when you enroll
- A flat amount is usually paid for a hospital admission and a per-day amount for your entire hospital stay

Questions?

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



Money

Today & tomorrow

We have plans and programs to help you pay for care now, prepare for the unexpected and save for your financial future.



Spending accounts

The Health Care Spending Account (HCSA) and Family Care Spending Account (FCSA) help you save money for eligible expenses and lower your taxable income. Both accounts are administered by Your Spending Account™ (YSA). You must re-enroll in these accounts each year.

	HCSA	FCSA
Your contributions	Up to \$2,750	Up to \$5,000 (\$2,500 if married and filing separately)
Use funds for	Eligible medical, prescription, dental and vision expenses (now including over-the-counter drugs and feminine care products)	Eligible child and elder care expenses
When funds are available	Immediately	As funds accumulate in your account
Using your funds	Options, depending on medical plan: <ul style="list-style-type: none"> CareFirst medical plans: Auto-reimbursement (default) or YSA debit card (must actively elect). You can also submit claims by mail, fax or online using the Reimburse Me app or website.¹ Kaiser, HMSA, Triple-S or if not in a Sodexo plan: YSA debit card¹ or submit claims by mail, fax or online using the Reimburse Me app or website. 	You pay for services and then submit claims by mail, fax or online using the Reimburse Me app or website
Account balance	All unused funds at the end of the year are forfeited. You'll have until March 31, 2022, to submit any 2021 claims.	

¹ Out-of-pocket expenses will be reimbursed via check or direct deposit once claims are processed. The YSA debit card is tied to your account to pay for expenses anywhere Visa is accepted (save receipts for verification, if needed).

Download the "Reimburse Me" app

It makes it easy for you to see spending account information anytime. Download the Reimburse Me app from your app store and manage your funds on the run.

Life & accident

To give your loved ones peace of mind, you have life and accident coverage (insured and administered by Securian) available in case something were to happen to you. You automatically get some coverage from Sodexo, and you can enroll in additional coverage if you choose.

You automatically get:

- Free Basic Life Insurance
- Business Travel Accident Insurance (Salaried employees)

You can enroll in¹:

- Group Term Life Insurance
- Voluntary Accidental Death & Dismemberment Insurance (AD&D)²

Travel assistance

The life insurance plans provide travel assistance support through Securian. They can help you recover lost or stolen documents, replace stolen luggage, send information on currency conversions and more. Visit LifeBenefits.com/travel for more information.

¹ If you enroll after your initial eligibility period, Evidence of Insurability (EOI) is required. If you are not currently participating in the Group Term Life Insurance Plan, you may elect 1x your pay without having to complete EOI.

² You must be enrolled in Group Term Life Insurance to participate in AD&D.

Don't forget!

Choose your beneficiaries

You'll need to elect beneficiaries for any life or accident plans you automatically receive or enroll in, for any supplemental health plans you elect, and for your 401(k) plan. It's important to do this so you make sure your insurance and retirement payouts go to the people you want if something were to happen to you.

For life and accident: Visit lifebenefits.com/plandesign/sodexo or call Securian at **877-282-1936**.

For supplemental health programs: Visit metlife.com/mybenefits or call MetLife at **800-GET-MET8 (800-438-6388)**.

For 401(k): Visit MySodexoSavingsPlan.com or call Voya at **866 7 MY PLAN (866-769-7526)**.

Estimate how much you need

Review your life insurance options when you enroll. See more details on page 30.



Disability

You can enroll in Short-Term and Long-Term Disability (STD and LTD) (insured and administered by Cigna) to protect your income if the unexpected happens and you're unable to work. STD starts seven days after you become disabled and continues for up to 26 weeks. If you're disabled for more than 26 weeks and you participate in LTD, it will start when STD ends.

	Benefit Amount	Maximum Length of Benefit Payments
Hourly STD¹	Up to 60% of your weekly earnings to a maximum of \$750 per week	26 weeks
Hourly LTD	Up to 60% of your pay each month to a maximum of \$2,000 per month	Varies by age and disability
Salaried STD¹	Up to 60% of your weekly earnings to a maximum of \$2,885 per week	26 weeks
Salaried LTD	Up to 60% of your pay each month to a maximum of \$15,000 per month	Varies by age and disability

If you don't enroll in disability coverage when you first became eligible, you will be asked to supply Evidence of Insurability (EOI). Coverage will not take effect until the insurance company has reviewed and approved your completed EOI. For more information, visit SodexoBenefitsCenter.com.

¹ Certain states provide automatic disability coverage for residents. For hourly employees who live in California, New York, Hawaii, New Jersey, Rhode Island or Puerto Rico, the Hourly Sodexo Short-Term Disability plan is not available. Salaried employees are able to participate in both the Sodexo and state plans; however, Sodexo disability benefit payments will be offset by the amounts paid by the state plan.



Check out the video library!

Access the video library at SodexoBenefitsCenter.com to watch videos on:

- Why It's Important to Have Disability Coverage
- How to Use Your Disability Benefit

Identity theft protection

Safeguard your privacy, identity and finances with the protection of Allstate Identity Protection Pro Plus¹, offered through Allstate Identity Protection (InfoArmor changing name as of Jan. 1, 2021). Enrolling your family extends protection to anyone in your household.

With Identity Protection Pro Plus, you get:

- **Identity monitoring** that detects and alerts you of high-risk activity
- **Fraud restoration** to recover your identity
- **Privacy Advocates** who can talk to you 24/7
- **\$1 million insurance policy** that covers out-of-pocket expenses, lost wages or legal fees
- **Identity theft reimbursement** for funds stolen from your bank or 401(k) account

You can enroll in the program now or any time during the year on [SodexoBenefitsCenter.com](https://www.sodexo.com/benefits-center) (and you can cancel anytime). If you've already enrolled in this program, you do not need to re-enroll under the new name. For more information, watch a helpful video and view a flier in the video library on the Sodexo Benefits Center.

¹ This program is not available to employees covered under a collective bargaining agreement.



401(k) savings plan

As you choose your 2021 benefits during Annual Enrollment, it's also a good idea to review your 401(k) contributions.

The 401(k) Savings Plan through Voya offers:

- Before- and after-tax contributions
- Matching employer contributions
- Personalized investment advice from financial professionals

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

Improve your savings strategy with Voya

Voya Retirement Advisors can help you:

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

Get started at **[MySodexoSavingsPlan.com](https://www.MySodexoSavingsPlan.com)**.





Enroll

**or review your
benefits for 2021**

Nov. 9 – Nov. 20

Steps to enroll in or update your benefits

Whether you're new to benefits or a seasoned participant, Annual Enrollment is the time to evaluate what you have. Follow these three simple steps to get the benefits you need in 2021 or to make changes to your current benefits. You must enroll Nov. 9 – Nov. 20.

1

Review

To understand your options and costs, review all enrollment materials either online through the Sodexo Benefits Center or in print (depending on whether you elected electronic or postal to receive materials).

Need additional support?

Visit [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com) and use the chat feature to instant message with a benefits specialist.

About your password

When you log into [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com), you'll create your account with a password. For security, this password resets every 90 days. If you ever forget your password, simply go to [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com) and select Forgot User ID or Password? from the login page. Your new password will be either emailed to you or sent to the mail address on file, depending on preferences you set up.

2

Choose

Choose wisely using tools and resources available on [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com). Use tools like the video library and Health Plan Comparison Charts to help.

3

Enroll

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

Online: Go to [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com) to make your elections. To view the website in Spanish, select your preferred language at the bottom of the home page.

App: Download our [UPoint Mobile HR App](#).

Phone: Call [855-668-5040](tel:855-668-5040), 8 a.m. – 8 p.m. ET, Monday through Friday.

Appointment: During the enrollment process, you can schedule an appointment with a customer service representative if you need additional support.

Important benefits details

As you choose or update your 2021 benefits, there will be a few things to keep in mind.



If you do nothing during Annual Enrollment

You'll remain in the same medical, dental, vision, life and disability plans you currently have at the same levels of coverage. You will not have an HCSA or FCSA, because you must re-enroll in these accounts each year.

Enrolling for the first time

If you're enrolling in medical or group term life insurance for the first time, you must disclose any nicotine use. If you answer "yes," you'll be charged an annual \$1,200 nicotine surcharge (\$23.98 per week).¹ If you use nicotine products and wish to quit, consider enrolling in a smoking cessation program. Most Sodexo medical options offer programs to help you quit. Check your medical plan or contact LifeWorks for more information.

Adding new dependents

If you add dependents to your coverage, you'll need to provide proof of eligibility. This can be done with a marriage certificate, domestic partner affidavit, adoption papers or birth certificates.

New ID cards

ID cards will be sent to you if you enroll in the medical, prescription drug and vision plans. If you enroll in the HRA Plan, you'll also receive an HRA prescription debit card. If you enroll in the HCSA and choose the debit card payment option, a debit card will be mailed to you.

¹ The nicotine surcharge does not apply to Hawaii and Puerto Rico medical plans or employees covered under the terms of a collective bargaining agreement.

Important benefits details

As you choose or update your 2021 benefits, there will be a few things to keep in mind.

Life events

If you experience a qualifying life event during the plan year, such as marriage, birth, adoption, divorce, etc., you may be eligible to enroll for the first time or change your enrollment. You must request the change within 30 days of the event. You can schedule an appointment with a customer service representative at [SodexoBenefitsCenter.com](https://www.SodexoBenefitsCenter.com).

Employees in Hawaii

If you cancel or decline Sodexo medical coverage, you must complete a Hawaii State Waiver Form and return it to the Sodexo Benefits Center. You can call the Sodexo Benefits Center at [855-668-5040](tel:855-668-5040) to request the form, or it will be sent to you if you do not make an election for medical coverage.


If the form is not completed and received by the Sodexo Benefits Center by the date your benefits would normally begin, you will be automatically enrolled in the Kaiser Permanente HMO with employee-only level of coverage, and you will be responsible for paying the cost of that coverage. If you are automatically enrolled, you will not be able to cancel your coverage until the next Annual Enrollment unless you experience a qualifying event.

If you lose coverage

If you and your dependents have health coverage through another employer and lose it, you may be eligible to enroll in coverage through Sodexo. You must request enrollment within 30 days after your current coverage ends or after the other employer stops contributing. You can schedule an enrollment appointment with a customer service representative at [SodexoBenefitsCenter.com](https://www.SodexoBenefitsCenter.com).

Tell us how you want to receive materials

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

1. Go to [SodexoBenefitsCenter.com](https://www.SodexoBenefitsCenter.com)
2. Click **Manage Communications** under the **My Profile** icon 
3. Input your information (including adding your mobile phone to get text messages)
4. Select **Delivery Preference** and choose postal mail or email, then save

You can also call the Sodexo Benefits Center to choose your communication preference.

Questions?

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



Resources

Helpful tools to use

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

1

Estimating Expenses

When you elect your medical plan, the **new enrollment tool** will ask questions about your medical and prescription drug usage and recommend a medical plan for you based on this information.¹

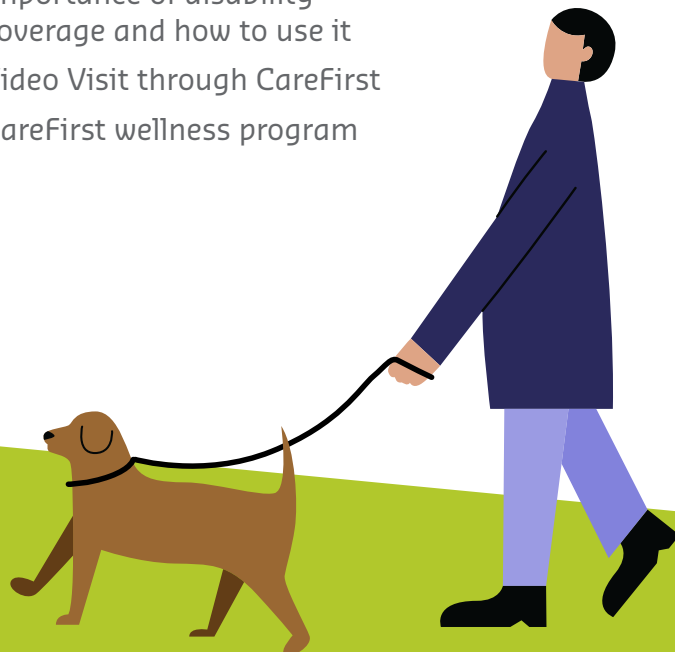
¹ This tool is only available if you have more than one medical plan option in your region.

2

Video Library

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

- CareFirst PPO and HRA medical plan comparison
- New Hire video
- Importance of disability coverage and how to use it
- Video Visit through CareFirst
- CareFirst wellness program



Helpful tools to use

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

3

Health Plan Comparison Charts

This provides a side-by-side comparison of the medical plans so you can choose which one is best for you. You can find these comparisons, as well as more detailed documentation, like the Summary of Benefits Coverage (SBC) and the Summary Plan Description (SPD), when you enroll at [SodexoBenefitsCenter.com](https://www.sodexo.com/benefits-center).

4

Benefits App

Download our [UPoint Mobile HR App](#) to your device so you can:

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

More information can be found at [SodexoBenefitsCenter.com](https://www.sodexo.com/benefits-center).



Find these tools and resources at [SodexoBenefitsCenter.com](https://www.sodexo.com/benefits-center).

Helpful tools to use

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

5

Life Insurance

When you make your elections through the new enrollment tool and get to your benefits summary, you'll have the opportunity to **review your life insurance options** and see what coverage makes sense for your needs.

6

Common Medical Terms Explained

If you're not exactly sure what "copay," "coinsurance," "out-of-pocket maximum" or other medical insurance terms mean, refer to the Summary of Benefits & Coverage (SBC) located on **Sodexo LINK** and at **SodexoBenefitsCenter.com** > Health & Insurance > Plan Information.

Helpful tools to use

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

8

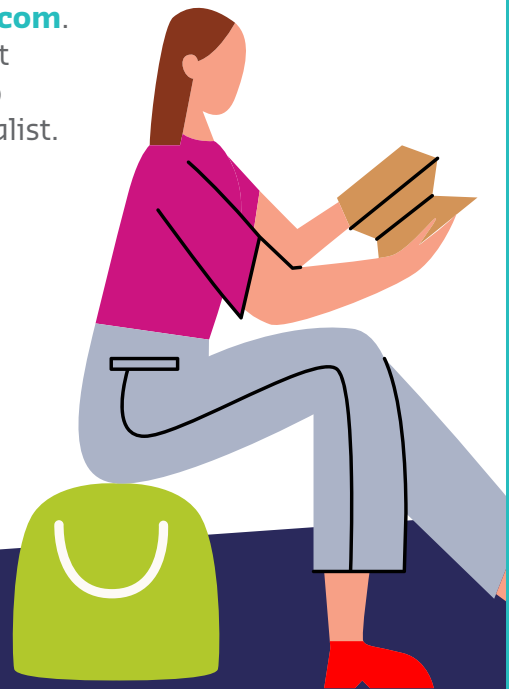
Complex Questions and Support

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

7

General Support

For general questions about your benefits or the enrollment process, go to **SodexoBenefitsCenter.com**. You can also use the chat feature on the website to instant message a specialist.



Need more information?

Refer to the SPDs and SBCs at **SodexoBenefitsCenter.com** > Health & Insurance > Plan Information. You'll also find helpful mobile apps, wellness incentives, enrollment materials and more.

Helpful websites

Medical

CareFirst: [carefirst.com/sodexo](https://www.carefirst.com/sodexo)

- Treatment Cost Estimator
- Provider comparison tool
- Ask a Nurse

Carrum Health: [carrum.me/sodexo](https://www.carrum.me/sodexo)

- No-cost surgery
- Surgery care and coordination
- Dedicated patient Care Specialist

Prescription drug:

[express-scripts.com/sodexo](https://www.express-scripts.com/sodexo)

- Refill prescriptions
- Price a medication
- Find a pharmacy
- Safety alerts
- Automatic refills

Kaiser Permanente: [kp.org](https://www.kp.org)

- Natural medicine database
- Special fitness rates
- Symptom checker

HMSA: [hmsa.com](https://www.hmsa.com)

- Health Education Workshops
- Active & Fit gym discounts
- Online Care 24/7

Triple-S Salud: [ssspr.com](https://www.ssspr.com)

- Virtual consult
- 24/7 nurse line
- Nursing professionals
- Disease management for diabetes, asthma and hypertension

Dental

[metlife.com/mybenefits](https://www.metlife.com/mybenefits)

- Claim history
- Mouth and body connection
- Email support

Vision

[eyemed.com](https://www.eyemed.com)

- Offers and discounts
- Print ID card
- Cost estimator
- Online orders

Supplemental Health Programs

[metlife.com/mybenefits](https://www.metlife.com/mybenefits)

- Accident insurance
- Critical Illness insurance
- Hospital Indemnity insurance



Contacts

For help with:	Contact	Phone	Web
General enrollment questions, resources and SPDs/SBCs	Sodexo Benefits Center	855-668-5040	SodexoBenefitsCenter.com
Benefits issues resolution support	Advocacy Services	866-888-3203	SodexoBenefitsCenter.com
Human Resources	PeopleCenter	855 Sodexo HR (855-763-3964)	SodexoLINK.com
Information about the Marketplace	Sodexo Coverage Resources	855-668-5040	sodexocoverageresources.com
Medical	CareFirst (HRA and PPO Plans)	866-399-9450	carefirst.com/sodexo
	Kaiser Permanente (HMO Plans)	California: 800-464-4000 Colorado: 800-632-9700 Mid-Atlantic (D.C., MD, VA): 800-777-7902 Georgia: 888-865-5813 Hawaii: 808-432-5955	kp.org
	HMSA (Hawaii)	HMSA PPP: 808-948-6111 HMSA HPH Plus HMO: 808-948-6372	hmsa.com
	Triple-S Salud (Puerto Rico)	787-774-6060	ssspr.com
Prescription drugs	Express Scripts	800-903-7968	express-scripts.com/sodexo
No-cost surgery benefit	Carrum Health	888-855-7806	carrum.me/sodexo
Dental Group number: 314886	MetLife	800-942-0854	metlife.com/mybenefits
Vision	EyeMed	866-299-1358	eyemed.com
Supplemental health programs	MetLife	800-GET-MET8 (800-438-6388)	metlife.com/mybenefits
LifeWorks	LifeWorks	866-675-6566 (24/7) 888-732-9020 (Spanish)	login.lifeworks.com
Employee discounts	Sodexo LINK		SodexoLINK.com
Spending accounts	Your Spending Account	855-668-5040	SodexoBenefitsCenter.com
Life and accident insurance	Securian	877-282-1936	lifebenefits.com/plandesign/sodexo
Disability	Cigna	800-362-4462	myCigna.com
Identity theft protection	Allstate Identity Protection	800-789-2720	myAIP.com
401(k) savings plan	Voya	866 7 MY PLAN (866-769-7526)	MySodexoSavingsPlan.com
Payroll	Employee Service Center	877 PAYSXO (877-729-7396)	portal.adp.com

Your Life@Sodexo

The benefits listed in this brochure give a general overview of the benefits package provided to non-temporary employees in class code 1 - 4 or full-time hourly employees in class code 6, working an average of at least 30 hours per week over a 52-week Measurement Period who are not covered under the terms of a collective bargaining agreement. Certain employees subject to a collective bargaining agreement are only eligible to participate in these plans to the extent provided for in the applicable collective bargaining agreement. If there is a difference between the information in this document, the Summary Plan Description, the Plan Document or the carrier's service contract, the information in the Plan Document or contract governs. The Plan Administrator reserves the right to resolve any ambiguity in this document.



New@ Sodexo



NEW programs and services in 2021

that support the health and well-being of you and your family!

sodexo
QUALITY OF LIFE SERVICES

5 things to know

Here's a few things to keep in mind if you enroll in Accident, Critical Illness or Hospital Indemnity Insurance.

- 1 These programs do not replace or coordinate with any medical plan.**
They are meant to supplement your medical coverage, providing additional financial support for any costs you need help with. Enrollment in a medical plan is not necessary.
- 2 You must enroll in these programs during Annual Enrollment, Nov. 9 – Nov. 20.**
You can drop them at any time during the year, but you cannot re-enroll until the next Annual Enrollment period unless you experience a qualifying life event.
- 3 You must designate a beneficiary during the enrollment process.**
If something were to happen to you, this ensures that your loved ones will receive the cash payments provided by these programs.

4 Earn a \$75 incentive per covered person just for getting a health screening.

If you and any covered family members get a health screening such as a routine medical checkup, eye exam or mammogram, each person will earn an annual \$75 incentive that can be used however you choose.

5 You can view costs and coverage when you enroll.

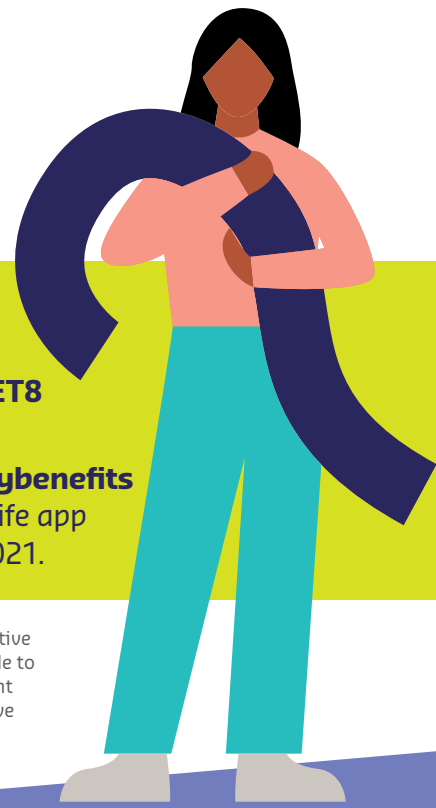
Premiums for each program you enroll in depend on a variety of factors. For details, review all enrollment materials either online through the Sodexo Benefits Center or in print (depending on whether you elected electronic or postal to receive materials). You can also view videos, fliers and benefits summaries located on **Sodexo LINK** and at **SodexoBenefitsCenter.com**. The applicable Summary Plan Description (SPD) will be available in January.

Questions?

Contact MetLife today at **800-GET-MET8** (800-438-6388).

Visit **metlife.com/mybenefits** or download the MetLife app starting January 1, 2021.

Certain employees subject to a collective bargaining agreement are only eligible to participate in these plans to the extent provided for in the applicable collective bargaining agreement.



Accident insurance

This new supplemental health program, offered through MetLife, can provide you with additional financial support if you or a family member are injured or die due to a covered accident. It does not replace your medical insurance.

Why you should enroll

Injuries like fractures, burns and concussions, or sports-related accidents can happen anytime—often when you least expect them. Or a more serious accident may result in dismemberment or even death. This coverage provides financial support if you find yourself in a situation where a major accident results in a covered injury or death. In the case of your death, a benefit will also be paid out to your beneficiary.

Amount of coverage you'll get

The amount will vary depending on the covered accident or injury. This payment goes directly to you to help you or a covered family member pay out-of-pocket medical costs associated with the injury or everyday living expenses like gas and groceries.

Critical Illness insurance

This new supplemental health program, offered through MetLife, can provide you with additional financial support if you or a family member is diagnosed with a serious illness, such as a heart attack, stroke or cancer. It does not replace your medical insurance.

Why you should enroll

A serious illness can often cause financial strain due to high medical bills and other associated costs, some of which aren't covered under your medical plan. Plus, you still have everyday expenses to pay for on top of that—such as meals, transportation, utilities and your rent or mortgage.

Amount of coverage you'll get

You'll receive between \$10,000 and \$40,000 in a lump-sum payment, depending on the level of coverage you elect during enrollment. It's up to you how you want to use this money. You can use it to pay for medical expenses, such as deductibles or copays, or use it to cover some of your everyday living expenses.

Hospital Indemnity insurance

This new supplemental health program, offered through MetLife, can provide you with additional financial support if you or a family member need to be admitted to the hospital (including the ICU or an inpatient rehab unit). It does not replace your medical insurance.

Why you should enroll

A hospitalization—whether planned or not—can result in big medical bills. Some hospitalization costs may not be covered by your medical plan, so this coverage is there to give you financial peace of mind.

Amount of coverage you'll get

The amount will vary depending on why you're being admitted to the hospital and the level of coverage you elect during enrollment. This payment goes directly to you to help you or a covered family member cover any costs you need help with, including expenses such as daycare and transportation.



No-cost surgery benefit

If you're enrolled in a CareFirst medical plan and find yourself facing a possible knee, hip or spine surgery, you can access a new surgery benefit—Carrum Health.

Carrum Health offers high-quality surgeons and hospitals designated as Centers of Excellence, which are considered the best of the best in their field. If you go to one of these surgeons or hospitals for your knee, hip or spine surgery, the full cost of your surgery and most travel expenses, if necessary, will be covered.

Plus,

Carrum Health assigns a dedicated patient Care Specialist who will coordinate everything—travel, surgeon consultations, paperwork, etc. All you need to do is focus on getting the care you need and your recovery.

You can call Carrum Health any time you need them. You don't need to elect it during Annual Enrollment.

You also have the option of using the services and surgeons offered by CareFirst, however, you will pay the normal out-of-pocket costs associated with your medical plan coverage.

Getting started

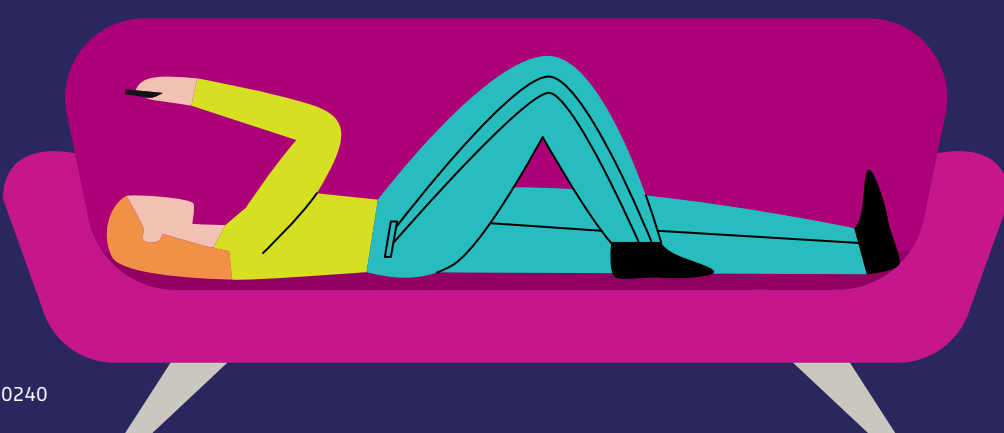
Contact Carrum Health carrum.me/sodexo (or download the Carrum Health app) or by calling 888-855-7806.



Remember

You must be enrolled in the CareFirst PPO plan or CareFirst HRA plan through Sodexo to use this benefit.

Learn more about these new programs at SodexoBenefitsCenter.com



The benefits listed in this brochure give a general overview of the benefits. If there is a difference between the information in this document, the Summary Plan Description, the Plan Document or the carrier's service contract, the information in the Plan Document or contract governs. The Plan Administrator reserves the right to resolve any ambiguity in this document.