



# 2026

## New Hire Benefits Overview

*For non-union associates*

**Look Inside to Get Started >**

BBU & Bimbo QSR SNUH

# Welcome!

Dear Associate,

I am pleased to share our benefit offerings with you and your loved ones!

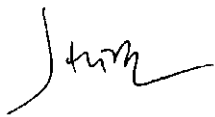
We care deeply about everything we do and place a strong focus on associate well-being — inside and outside of work. We are proud to offer a comprehensive benefits package that includes medical/prescription drug, dental and vision coverage with access to extensive provider networks, as well as financial protection and retirement benefits. Our benefits support health and well-being in all aspects of your life.

Now that you are eligible for Company\* benefits, use this guide to learn about our programs and how to enroll (including first-time registration instructions). Your packet contains a Personalized Enrollment Worksheet, which describes the portion of the cost of benefits that you will pay and highlights how much of the cost is absorbed by the Company.

The benefits outlined here are an overview; your options are specific to the terms of your employment with the Company. Detailed information about the specific Company benefits available to you can be found at [WinWellTogether.com](https://WinWellTogether.com).

Being well-informed is the key to getting the most value from your benefit plans.

Sincerely,



**Jonathan Berger**

**Senior Vice President, People**

*\*The benefits in this overview apply to both Bimbo Bakeries USA (BBU) and Bimbo QSR (referred to collectively as "Company") associates.*



Scan the QR code with  
your mobile device to visit  
[WinWellTogether.com](https://WinWellTogether.com).

## Find More Information on [WinWellTogether.com](https://WinWellTogether.com)!

To learn more about the programs and resources offered to you, including plan design details, eligibility criteria and contact information, please visit [WinWellTogether.com](https://WinWellTogether.com). You can also access copies of legally required notices and a Summary of Benefits and Coverage (SBC), which includes standard information about coverage under each medical plan option available to you online at [WinWellTogether.com](https://WinWellTogether.com). You may also call the Benefits Center at **1-888-60-myBBU** (1-888-606-9228) to have copies of the legal notices or SBCs mailed to your home.

**Note:** You will need to visit [myBBUbenefits.com](https://myBBUbenefits.com) to make your initial benefits elections or to change your benefits elections following a qualified life event.





# HEALTH BENEFITS



To learn more about these benefits, visit [WinWellTogether.com](https://WinWellTogether.com) > Health.

The Company’s plans are designed to encourage you to take an active role in your health care decisions. You select a provider — either in-network or out-of-network — each time you need care. Your out-of-pocket costs are less when you receive care in-network because the plan pays a greater percentage of the cost and you are charged lower fees.

## WHEN COVERAGE BEGINS

You must make an active election within 31 days of the day you become eligible for benefits. If you make elections, your coverage will be effective as follows:

If you are a ...	Any elections you make for yourself and your eligible dependents will be effective on ...
Full-time hourly non-union associate	The first day of the month following 60 calendar days of employment, or when you become eligible for benefits.
Salaried associate	The first day of the month following or coinciding with your date of hire, or when you become eligible for benefits.
Rehire (Full-time)	Your date of rehire.


**IF YOU DO NOT ENROLL WITHIN 31 DAYS...**



You will default to no coverage for all benefits (including medical/prescription drug, HSA, FSAs, dental and vision), except for your Company-provided benefits. Unless you experience a qualified life event, your next opportunity to enroll will be in fall 2026 during Annual Enrollment, and benefit changes would go into effect on January 1, 2027.

For eligibility information, visit [WinWellTogether.com](https://WinWellTogether.com) > New to the Company.

**SPOUSAL SURCHARGE**



If your spouse is eligible for medical coverage through their own employer but chooses to be covered under a Company medical plan, a \$1,000 annual surcharge divided equally among paychecks will be applied to your medical contributions. The annual surcharge will be prorated for your first year, based on your hire date. If you are covering a spouse for 2026, you will need to complete an online certification when you enroll, indicating whether your spouse is eligible for medical coverage through their own employer.

## MEDICAL, DENTAL AND VISION

The Company offers two comprehensive high-deductible medical plan options administered by **Blue Cross and Blue Shield of Illinois (BCBSIL)**. These plans offer prescription drug coverage, a tax-deductible Health Savings Account (HSA) administered by HealthEquity, the same out-of-pocket maximum and 100% coverage for in-network preventive care.

The Company offers access to dental plans administered by **Delta Dental** that cover preventive dental care at 100%, with no additional out-of-pocket costs. Basic and restorative services are also partially covered.

The vision plans through **VSP** offer comprehensive coverage and help cover the cost of eye exams, contact lenses and eyeglass frames and lenses.



# HEALTH BENEFITS

To learn more about these benefits, visit [WinWellTogether.com](https://WinWellTogether.com) > Health.



## SHORT-TERM AND LONG-TERM DISABILITY

The Company pays for Short-Term Disability (STD) insurance for an absence due to an eligible non-work related injury or illness, as well as basic Long-Term Disability (LTD) insurance\* to cover an eligible injury or illness after STD has been exhausted.

Month of hire	Short-Term Disability (STD) Insurance (Company-Paid)	Long-Term Disability (LTD) Insurance (Company-Paid)
<b>Hourly Non-Union Associates</b>	<ul style="list-style-type: none"><li>Provides 60% of your weekly base pay, up to a maximum of \$1,500 per week for up to 180 days</li><li>Benefits begin on the first day of a non-work-related accident or injury or the eighth day of an illness</li></ul>	<ul style="list-style-type: none"><li>If you are disabled for more than 180 days, basic LTD replaces 60% of your base pay, up to a maximum of \$10,000 per month</li></ul>
<b>Salaried Associates</b>	<ul style="list-style-type: none"><li>Provides 100% of your weekly base pay for up to 90 days</li><li>Benefits begin on the first day of your disability</li></ul>	<ul style="list-style-type: none"><li>If you are disabled for more than 90 days, basic LTD* replaces 60% of your base pay, up to a maximum of \$13,100 per month</li></ul>

*\*Salaried associates can purchase additional "buy-up" LTD coverage at an additional cost.*

## ADDITIONAL HEALTH BENEFITS

The Company offers an array of programs to support your and your family's well-being. Some examples include telehealth, a 24/7 nurseline, diabetes, hypertension, addiction and chronic condition support, and more! Visit [WinWellTogether.com](https://WinWellTogether.com) > Health > Medical > Personalized Health Care Support for more information on these resources and how to access them.

The Company also offers additional health benefits such as the Galleri Early Detection Cancer Screening and supplemental medical insurance such as Accident, Hospital Indemnity, and Critical Illness (which includes a \$3,000 Company-provided benefit). For supplemental medical insurance, you may choose between a low and high plan option for each benefit and may enroll yourself only or yourself and dependents.

*The health care options offered by the Company are considered affordable and generally meet minimum value as defined by the Affordable Care Act (ACA). This means that if you decide to waive health care coverage offered by the Company and enroll under the government sponsored health care marketplace, you will likely not be eligible for a government subsidy or tax credit. If you receive a subsidy while eligible for Company health care plans, you may be required to pay it back to the government.*



# WELL-BEING AND WORK/LIFE RESOURCES

To learn more about these benefits, visit [WinWellTogether.com](https://www.winwelltogether.com) > Work/Life or Well-Being.



## WELLNESS SCREENING

Benefits-eligible non-union associates and enrolled spouses can participate in a Wellness Screening to earn medical plan premium discounts. Since you are newly eligible, your medical plan contributions will automatically reflect the maximum\* premium discount for 2026. You can also take part in the **Well onTarget® Wellness and Fitness Program**, which offers one-on-one virtual wellness coaching, fitness tracking, personalized tools, fitness membership discounts, a health assessment, incentives for completing healthy activities and more, all at no cost to enrolled associates and dependents.

*\*The maximum premium discount is \$900 if you cover yourself or yourself and any children, or \$1,800 if you cover your spouse.*

## TIME AWAY FROM WORK

### Paid Time Off (PTO)

The number of PTO days for which you are eligible is based on your years of service. Following the end of the calendar year in which you are hired, PTO eligibility at the beginning of the calendar year is based on your years of service as shown below:

Years of service	Full-time associates PTO days (hours)
1-4	18 days (144 hours)
5-10	23 days (184 hours)
11-19	28 days (224 hours)
20+	30 days (240 hours)

### Holidays

The Company observes nine paid holidays per year.

**New Year's Day:** Thu., Jan. 1

**Martin Luther King, Jr. Day:** Mon., Jan. 19

**Memorial Day:** Mon., May 25

**Independence Day:** Fri., July 3

**Labor Day:** Mon., Sept. 7

**Thanksgiving Day:** Thu., Nov. 26

**Day after Thanksgiving:** Fri., Nov. 27

**Christmas Day:** Fri., Dec. 25

**Floater Holiday:** One floating holiday, scheduled by the Company around Independence Day or the Christmas holidays, will vary from year to year.

Part-time associates accrue PTO based on the same schedule as full-time associates; however, their number of days is prorated based on the number of regular hours worked during the prior year.

Newly hired associates receive PTO using a prorated schedule based on their month of hire and must use all PTO days by the end of the calendar year.

Month of hire	Full-time associates PTO days (hours)	Part-time associates PTO hours
January	18 days (144 hours)	40 hours
February	16.5 days (132 hours)	37 hours
March	15 days (120 hours)	34 hours
April	13.5 days (108 hours)	31 hours
May	12 days (96 hours)	28 hours
June	10.5 days (84 hours)	25 hours
July	9 days (72 hours)	22 hours
August	7.5 days (60 hours)	19 hours
September	6 days (48 hours)	16 hours
October	4.5 days (36 hours)	13 hours
November	3 days (24 hours)	10 hours
December	1.5 days (12 hours)	4 hours



### Employee Assistance Program

Get 24/7 confidential help dealing with life's challenges and the demands that come with balancing home and work. Call **1-888-881-5462** to speak with a professional counselor or visit [supportlinc.com](https://supportlinc.com) (Code: bimbo) for more information.

# FINANCIAL BENEFITS



For more information about these benefits, visit [WinWellTogether.com](https://WinWellTogether.com) > Financial.

## HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account (HSA) allows you to set aside before-tax dollars to pay for eligible medical expenses, grow tax-free investment earnings and withdraw funds tax-free. An HSA is available to eligible associates who are enrolled in a Company medical plan. HSA funds roll over year to year and always belong to you, even if you retire or leave the Company.

**The Company contributes money to your HSA\*** based on the medical plan you choose and your coverage level:

	Standard HSA Plan HSA Annual Contribution	Enhanced HSA Plan HSA Annual Contribution
<b>You Only</b>	The Company contributes \$550	The Company contributes \$750
<b>You + Family</b>	The Company contributes \$1,100	The Company contributes \$1,500

You can also make voluntary contributions to your HSA. Each year, the IRS sets limits on the maximum amount that may be contributed to your HSA.\*\*

*\*Company contributions will be made each pay period to your account. The annual amounts listed above will be prorated based on your eligibility date.*

*\*\*For 2026, you can contribute a total of \$4,400 for single coverage or \$8,750 for family coverage, including the Company's contribution. If you are age 55 or older in 2026, you may contribute an additional \$1,000 in catch-up contributions.*

## BBU SAVINGS PLAN

You are eligible to enroll in the BBU Savings Plan, a Company-sponsored 401(k) Plan, after 60 days of service, if you are age 18 or older. You can save from 1% to 75% of your eligible pay in before-tax and/or after-tax Roth contributions, with a **Company match of 100% of the first 6% of pay that you contribute to the Plan!** The Company match vests after two years of service.

**Note:** You will be automatically enrolled in the BBU Savings Plan at a 6% before-tax contribution rate if you do not enroll on your own or opt out of auto-enrollment within 60 days of your hire date. You will also be enrolled in the plan's automatic increase feature, which increases your contribution rate each July 1 until you reach 10%.

## LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

The Company provides you with Basic Life and AD&D Insurance at no cost to you. You are covered at one times base pay (rounded to the next \$1,000), with a minimum benefit of \$40,000 and a maximum benefit of \$1,350,000. You also have the option to purchase supplemental coverage for you and your dependents.

Supplemental coverage options available:	
<b>Coverage for you</b>	You may purchase coverage from one to seven times your annual base pay (rounded to the next higher \$1,000, if not already a multiple of \$1,000), with a maximum combined Basic and Supplemental Insurance coverage of \$1,350,000. When you purchase supplemental life insurance, your AD&D benefit will be the same as your total covered life insurance amount.
<b>Coverage for your spouse</b>	\$10,000, \$25,000, \$50,000, \$75,000, \$100,000 or \$150,000
<b>Coverage for your child(ren)</b>	\$5,000 or \$10,000

## ADDITIONAL FINANCIAL BENEFITS

The Company provides additional financial benefits, including Flexible Spending Accounts (FSAs), Auto & Home Insurance, Legal Services and a perks and discounts program.



# ENROLLING IN BENEFITS



## WHAT YOU NEED TO DO TO ENROLL

- ✓ Go to **myBBUbenefits.com**. You will need to set yourself up in the system. Here's how:
  - Click the **Get Started** box under New Users.
  - Enter the last four digits of your Social Security number, last name, date of birth and postal ZIP code on file with the Company.
  - Create a username and password.
  - Follow the next prompts until you reach the **Get Started** button under **Complete your New Hire enrollment today!**
- ✓ On the **Get Started** tab, follow the prompts to enter information (name, birth date and Social Security number) for any dependents you want to add. When you enroll your dependents, you will be asked to verify your dependents within 45 days of enrolling by providing documents verifying their status (e.g., marriage certificate, official maternity discharge paperwork, adoption papers or legal guardianship papers). During this step, you will also need to complete the tobacco status\* and spousal surcharge certifications.
- ✓ On the **Choose Benefits** tab, select the benefit plans and/or coverage levels you'd like to enroll in and **make sure to click Select**. As you move through each benefit — from medical to dental, vision, etc. — you can review information on each of the benefits. You can also designate a beneficiary for your benefits, where appropriate.
- ✓ On the **Complete Enrollment** tab, after you have selected all the benefits you want, you'll have the chance to review your cart and the cost of benefits you selected. Then, click **Complete Enrollment** and **submit your elections within 31 days of the date you become eligible**.
- ✓ Print your confirmation page indicating **Enrollment Submitted** for your records.

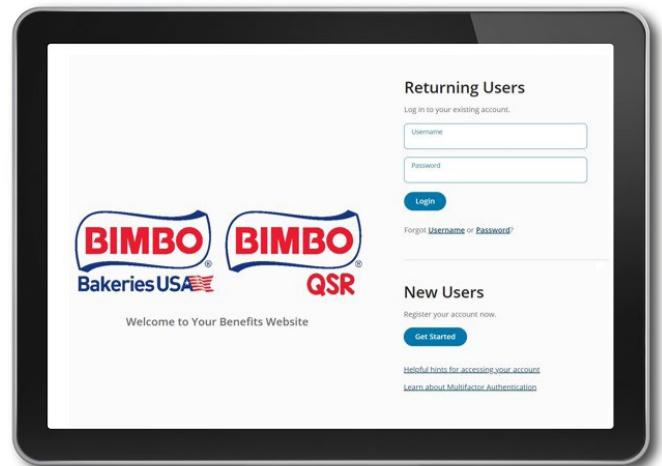
*\*Your tobacco status is used to determine your contributions for critical illness and supplemental life insurance.*

Download the Benefits Center's **myPlans Connect app**, powered by Telus (Code: BBAK01) to make your enrollment experience even easier!

Apple  
App Store:



Google  
Play Store:



# CONTACT INFORMATION



For details about your benefits, visit [WinWellTogether.com](https://WinWellTogether.com) or call the Benefits Center at **1-888-60-myBBU** (1-888-606-9228).

BENEFIT	VENDOR	PHONE NUMBER	WEBSITE
<b>Medical</b> <ul style="list-style-type: none"> <li>Standard HSA</li> <li>Enhanced HSA</li> </ul>	Blue Cross and Blue Shield of Illinois (BCBSIL)	<b>1-877-239-7449</b> (Customer Service) <b>1-800-299-0274</b> (24/7 Nurseline)	<a href="https://bcbsil.com">bcbsil.com</a>
<b>Expert Medical Opinion</b>	Medical Ally	<b>1-888-361-3944</b>	<a href="https://mymedicalally.alight.com">mymedicalally.alight.com</a>
<b>Telehealth</b>	MDLIVE	<b>1-888-676-4204</b>	<a href="https://mdlive.com/bcbsil">mdlive.com/bcbsil</a>
<b>Prescription Drug</b> (Included with medical)	Blue Cross and Blue Shield of Illinois (BCBSIL)	<b>1-877-239-7449</b>	<a href="https://bcbsil.com">bcbsil.com</a>
	Rx Savings Solutions (RxSS)	<b>1-800-268-4476</b>	<a href="https://myrxss.com">myrxss.com</a>
<b>Dental</b> <ul style="list-style-type: none"> <li>Standard Option</li> <li>High Option</li> </ul>	Delta Dental	<b>1-800-471-5612</b>	<a href="https://deltadentalins.com">deltadentalins.com</a>
<b>Vision</b> <ul style="list-style-type: none"> <li>Standard Vision Plan</li> <li>High Vision Plan</li> </ul>	Vision Service Plan (VSP)	<b>1-800-877-7195</b>	<a href="https://vsp.com">vsp.com</a>
<b>Spending/Saving Accounts</b> <ul style="list-style-type: none"> <li>Health Savings Account</li> <li>Flexible Spending Accounts</li> </ul>	HealthEquity	<b>1-877-636-5123</b>	<a href="https://healthequity.com/bbu">healthequity.com/bbu</a>
<b>Addiction Support</b>	Pelago	<b>1-877-349-7755</b>	<a href="https://pelago.health/bbu">pelago.health/bbu</a>
<b>Diabetes and Hypertension Management</b>	Livongo by Teladoc Health	<b>1-800-835-2362</b>	<a href="https://teladochealth.com">teladochealth.com</a>
<b>Employee Assistance Program (EAP)</b> (Confidential support for issues related to the demands of life and work)	SupportLinc	<b>1-888-881-5462</b>	<a href="https://supportlinc.com">supportlinc.com</a> (Code: bimbo)
<b>Life/AD&amp;D*</b> <ul style="list-style-type: none"> <li>Company-provided Basic Life and AD&amp;D</li> <li>Supplemental Life and AD&amp;D</li> <li>Dependent Life</li> </ul>	Securian Life	<b>1-866-293-6047</b>	<a href="https://securian.com/bimbo-bakeries-insurance">securian.com/bimbo-bakeries-insurance</a>
<b>Short-Term and Long-Term Disability* and FMLA</b>	MetLife	<b>1-833-644-3652</b>	<a href="https://metlife.com/mybenefits">metlife.com/mybenefits</a>
<b>Cancer Screening</b>	Galleri Cancer Screening	<b>1-833-694-2553</b>	<a href="https://galleri.com/BimboBakeries">galleri.com/BimboBakeries</a>
<b>Critical Illness, Accident and Hospital Indemnity Insurance</b>	Securian	<b>1-855-750-1906</b>	<a href="https://securian.com/bimbo-bakeries-insurance">securian.com/bimbo-bakeries-insurance</a>
<b>Group Legal Insurance*</b>	MetLife Legal Plans	<b>1-800-821-6400</b>	<a href="https://legalplans.com">legalplans.com</a>
<b>Auto &amp; Home Insurance*</b>	Farmers Insurance Choice	<b>1-866-478-3093</b> (Mention code AZK)	<a href="https://farmersinsurancechoice.com/bimbo">farmersinsurancechoice.com/bimbo</a>
<b>BBU Extras</b> (Corporate discounts)	Beneplace	<b>1-800-683-2886</b>	<a href="https://bbu.savings.beneplace.com">bbu.savings.beneplace.com</a>
<b>Medicare Consultation</b>	HTA	<b>1-610-430-6650</b> (Option 1)	<a href="https://hta-insurance.com">hta-insurance.com</a>
<b>BBU Savings Plan</b>	Fidelity	<b>1-888-256-2547</b>	<a href="https://401k.com">401k.com</a>

\*These plans are for full-time associates only.

This Overview serves as a "Summary of Material Modifications" to your Summary Plan Description as required by the Employee Retirement Income Security Act of 1974 (ERISA), as amended. Please consider this Overview to be part of your Summary Plan Description and keep it with your important benefits information. This Overview is intended to be an overview of key plan provisions of the Company Health Plan. The plan is governed by formal plan documents, and in the event of any conflict, the formal plan documents will govern. The Company reserves the right to amend or terminate any or all of the benefit plans, in whole or in part, at any time. Participation in these plans does not create any contractual or other right to receive any other benefits, nor does your participation constitute a condition or right of future employment.