win well

Well-being









COTININE



CHOLESTEROL



BLOOD GLUCOSE



BLOOD PRESSURE





To Win Big, we need every associate to take care of all aspects of their well-being. This is how we will Win Well together.

It's simple to get started. Participate in our 2026 Wellness Screening Program. You'll understand your numbers, learn how to protect your health, lower your risks and feel your best. Plus, you'll earn a discount on your 2026 medical plan premiums. It couldn't be easier!

This year's Wellness Screening period will take place from August 1 - September 30, 2025. Earn up to \$900/year in discounts toward your medical plan premiums (what is taken out of each paycheck to pay for your Company medical coverage) for getting a Wellness Screening and achieving healthy results.

If your spouse is enrolled in a Company medical plan, they can also earn up to \$900/year in medical plan premium discounts. **Together, you can earn a total of \$1,800/year**. There is no cost to you or your enrolled spouse to participate; the cost of the Wellness Screening is paid by the Company.



You must take action to receive medical plan premium discounts in 2026. Complete a Wellness Screening at a Quest Patient Service Center (PSC), through an in-network Blue Cross Blue Shield of Illinois (BCBSIL) physician or onsite at specified Company locations by **September 30, 2025**.





HERE ARE THE WAYS YOU CAN RECEIVE DISCOUNTS ON YOUR MEDICAL PLAN PREMIUMS IN 2026:

Get your Wellness Screening	Be tobacco-free	Have a BMI under 30
Earn \$180/year	Earn \$360/year	Earn \$360/year
The screening measures: Body Mass Index (weight and height) and waist circumference Blood pressure	Show that you do not use tobacco.	• Have a Body Mass Index (BMI) under 30 or a healthy waist circumference of 35 inches or less for women or 40 inches or less for men.
Cholesterol and blood glucose levels (blood test)		
• Tobacco use		
 Risk factors for prediabetes/ diabetes and chronic kidney disease 		

HERE'S WHERE YOU CAN GET AN ONSITE WELLNESS SCREENING:

To register for an onsite Wellness Screening, visit **my.questforhealth.com**. Contact your HR Business Partner for the date/time of the screening(s) at your location. Remember, you must register at least two weeks in advance! See **page 3** for detailed instructions.

Onsite Wellness Screening Locations

- · Allenwood, PA Distribution Center
- Denver, CO (Bimbo QSR) Bakery
- Northumberland, PA Bakery
- San Luis Obispo, CA Bakery
- Valdese, NC Bakery
- Valdosta, GA (Bimbo QSR) Bakery
- Zanesville, OH (Bimbo QSR Airport) Bakery
- Zanesville, OH (Bimbo QSR E Pointe) Bakery



- Do not eat or drink anything except water for nine hours before your appointment.
- Take all medications as directed by your physician.
- Avoid physical activity 30 minutes before and after your appointment.
- After your screening, eat or drink something with some sugar, such as a piece of fruit.





WHAT YOU NEED TO DO:

1. GET YOUR WELLNESS SCREENING

Option 1: Quest Diagnostics Screening (Quest PSC or Onsite)

- Visit my.questforhealth.com to schedule a Wellness Screening at a Quest Patient Service Center (PSC) or at a designated onsite location (see page 2).
- Log in with your previous username and password and follow the prompts to schedule a screening.
- Print your confirmation statement and bring it to your appointment.
- ⚠ If this is your first year registering with Quest, enter the Registration Key "**Bimbo**" and click Register Now; then when prompted, enter the following information:
 - First field (Login ID): Last six digits of your Social Security number and your full date of birth (SSSSSMMDDYYYY); it is 14 digits total
 - Second field: Your full date of birth (MMDDYYYY)

A If you are scheduling an onsite screening, be sure to do so at least two weeks in advance!

Spouses should follow the same steps with their personal information to create their own account.

If you do not have an email address, call Quest at 1-855-623-9355 to schedule your screening.

GET A COLORECTAL CANCER SCREENING

While not required to earn a medical plan premium discount, if you are age 45 or older, you can opt to have a **Colorectal Cancer Screening home test kit** mailed to you within 10 days after you schedule your screening. You can order your kit anytime between **August 1, 2025**, and **December 31, 2025**, and must return your kit by **January 31, 2026**. The cost of this screening is covered by the Company.

GET A PROSTATE SPECIFIC ANTIGEN (PSA) TEST

If you are age 45 or older and have a prostate, you can also opt to receive a **Prostate Specific Antigen (PSA)** test when you schedule your Wellness Screening at a Quest PSC. It will be included as part of the blood-draw — no additional vial is needed. The cost of this test is covered by the Company.

Option 2: Physician Screening

Visit my.questforhealth.com to download and print the Physician Results Form. Take this form to your personal physician to complete during a visit and return the form to Quest Diagnostics by uploading it to my.questforhealth.com (preferred option), or you or your physician can submit it to Quest Diagnostics via fax at 1-844-560-5221 (alternate option). It is your responsibility to validate that the Physician Results Form was submitted correctly (by you or your physician) to Quest by September 30, 2025, for you to be eligible to earn medical plan premium discounts for 2026. Keep a copy of the fax output for your records in case the fax is not received.

- If you are enrolled in Company medical coverage, ask your physician to code your visit as a routine preventive care visit, if applicable. The Company medical plan covers in-network preventive care at 100% for one annual preventive screening each calendar year.
- If you are not enrolled in Company medical coverage, you must use a physician
 who accepts Blue Cross Blue Shield of Illinois (BCBSIL) in-network insurance for the
 Company to reimburse the cost of your visit. You must complete and submit the
 Wellness Screening Reimbursement Form by September 30, 2025. Access the form on
 WinWellTogether.com.

If you already received a Wellness Screening from your physician earlier in 2025, you can still submit your results. Share the **Physician Results Form** with your physician and follow the steps outlined above to submit the form to Quest by **September 30, 2025**. Your physician may charge a fee to complete the form. The Company will not reimburse you for any fees for completing the form.

Note: All fields must be completed on the form — date of service, BMI and cotinine status, and physician and associate signatures. Otherwise, Quest Diagnostics will **not** accept the form.





2. TAKE ACTION!

Review your personalized MyGuide to Health report which summarizes your results, key health risks you face, and actions you can take to be a healthier you. MyGuide to Health also connects you with health resources to provide additional information on your key risks (e.g., **Heart.org** if your screening shows high cholesterol).

You will receive an email with an online version of your MyGuide to Health report typically within 10 days of your Wellness Screening. You also have the option for Quest Diagnostics to mail you a copy of your MyGuide to Health report to your home within three weeks from the date of your Wellness Screening.

- ✓ Take advantage of the many resources the Company provides to help you protect your health, includina:
 - Calling Pelago at 1-877-349-7755 or registering online at my.pelagohealth.com/client/ expressscripts to make quitting substance use permanent, feel better and save money too!
 - Calling Livongo by Teladoc Health at 1-800-945-4355 for help with diabetes and hypertension management.
 - Contacting Medical Ally for clinical information and support regarding routine or complex medical care. You also have access to Medical Ally's Surgery Decision Support (SDS) program. If you are considering surgery, SDS can help you weigh the risks, benefits and alternative treatment options that could work best for you. Call 1-888-361-3944 or go to mymedicalally.alight.com (use company code "Bimbo" to register for the first time).
 - Receiving a flu shot from your physician or a participating pharmacy through your Company medical or prescription drug plan. More details about our flu shot program will be shared in the fall.



1 Your privacy is important. All Wellness Screening information in your MyGuide to Health report is confidential, and the Company does not have access to individual results.

ATTENTION NEW HIRES!

If you are hired between August 1, 2025, and September 30, 2025, and you enroll in a Company medical plan, you will automatically receive all medical plan premium discounts for the remainder of 2025. You will have an extended opportunity to complete your Wellness Screening to continue receiving medical plan premium discounts for 2026. You will receive a separate communication informing you of your eligibility to complete a Wellness Screening between November 14, 2025, and December 31, 2025.

Any new hire who has a start date of October 1, 2025, or later, and who enrolls in a Company medical plan will automatically receive all medical plan premium discounts for the remainder of 2025 and for all of 2026.

ATTENTION SPOUSES!

If you will be newly covered under a Company medical plan in 2026 and want to get a Wellness Screening to receive medical plan premium discounts, you must wait until after the Annual Enrollment period for your information to be sent to Quest.

Your spouse (BBU or Bimbo QSR associate) will receive an email from the Company confirming when your information has been sent to Quest, after which you may take action. Beginning November 14, 2025, follow the registration instructions to schedule an appointment at a Quest PSC or receive your screening from an in-network BCBSIL physician. You will be eligible to receive medical plan premium discounts as long as your Wellness Screening is completed by December 31, 2025.

You will start receiving your earned medical plan premium discounts in early February 2026, which will be applied retroactively to January 1, 2026.





POLICIES

ELIGIBILITY - PARTICIPATION AND DISCOUNTS

Active salaried and non-union hourly associates and their spouses who are enrolled in a Company medical plan are eligible to get a Wellness Screening and receive medical plan premium discounts.

Salaried and non-union hourly associates who are not enrolled in a Company medical plan can get a Wellness Screening but are **not** eligible for medical plan premium discounts.

Participation in the program is voluntary; however, you will **not** be eligible for the discounts unless you participate.

Associates covered under a collective bargaining agreement are **not** eligible to complete a Wellness Screening, and are therefore **not** eligible to earn medical plan premium discounts.

If you have a question regarding eligibility, please contact the Benefits Center at **1-888-60-myBBU (1-888-606-9228)**.

If you are an active salaried or non-union hourly associate who plans to enroll your spouse in Company medical coverage for 2026, be advised that your spouse must wait until after the Annual Enrollment period for their information to be sent to Quest. Your spouse then must receive a Wellness Screening from a Quest PSC or an in-network BCBSIL physician between **November 14**, **2025**, and **December 31**, **2025**, to be eligible to receive medical plan premium discounts in 2026.

If you are not currently enrolled in Company medical coverage but will be electing coverage during Annual Enrollment for 2026, you must get a Wellness Screening between November 14, 2025, and December 31, 2025, to earn any medical premium plan discounts for 2026.

If you are hired on or after **October 1, 2025**, you (and your enrolled spouse) will automatically receive the full discount for the remainder of the 2025 plan year as well as the 2026 plan year and will not be required to complete the Wellness Screening process in fall 2025.

YOUR RIGHT TO PRIVACY

The Company is required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and the Company may use aggregate information it collects to design a program based on identified health risks in the workplace, it will never disclose any of your personal information either publicly or to the Company, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. For more information, view the **Notice Regarding Wellness Program** in the Company's legal notices which can be accessed at **myBBUbenefits.com**.

COST TO PARTICIPATE

The cost of the Wellness Screening is paid by the Company. There is no cost to you or your enrolled spouse to participate. However, a physician may charge a fee to complete the **Physician Results Form**. The Company will not reimburse this fee.

PAYMENT OF MEDICAL PLAN PREMIUM DISCOUNTS

- You and your enrolled spouse must complete the required steps (get a Wellness Screening, be tobacco-free and have a BMI under 30, or a waist circumference of 35 inches or less for women or 40 inches or less for men) to earn medical plan premium discounts.
- Any applicable discounts will go into effect with the first paycheck of 2026.
- If you and/or your enrolled spouse show tobacco use and/or do not have a healthy result for weight (BMI of less than 30 or a waist circumference of 35 inches or less for women or 40 inches or less for men), you will not receive applicable medical plan premium discounts, unless you complete a reasonable alternative, outlined below, in which case you may be retroactively reimbursed for medical plan premium discounts.

REASONABLE ALTERNATIVES FOR 2025

If You Lose Weight or Quit Tobacco in 2025

- ✓ Receive reimbursement for the 2025 tobacco-free discount if you/your enrolled spouse complete the Pelago program by July 31, 2025.
- ✓ Receive reimbursement for the healthy BMI discount if you/your enrolled spouse achieve the BMI/waist circumference guideline or reduce your weight by 5% during the Wellness Screening period (August 1, 2025 - September 30, 2025).

Reimbursement(s) will be processed in December 2025.





POLICIES (CONTINUED)

REASONABLE ALTERNATIVES FOR 2026

If You Lose Weight or Quit Tobacco in 2026

If you or your enrolled spouse do not receive the tobacco free and/or healthy BMI 2026 medical plan premium discounts during the Wellness Screening testing period (August 1, 2025 - September 30, 2025), you may be eligible to receive the discounts as retroactive reimbursements by the end of the 2026 plan year:

- ✓ Receive reimbursement for the tobacco-free discount if you/your enrolled spouse complete the Pelago tobacco cessation program (free of charge) between October 1, 2025, and September 30, 2026. To enroll in Pelago, visit my.pelagohealth.com/client/expressscripts or call Member Support at 1-877-349-7755.
- ✓ Receive reimbursement for the healthy BMI discount if you/your enrolled spouse complete the Well onTarget® Program by September 30, 2026. Associates/spouses who qualify for this program will receive a personal communication with details on this program in January 2026.

EXCEPTIONS AND WAIVERS

The Company understands that an individual, in some instances, may not be able to participate in a venipuncture blood test or meet one or more of the healthy results due to circumstances beyond their control.

You will need to submit a **Healthy Standards Appeals Form** to receive medical plan premium discounts. You can access the form on **WinWellTogether.com**.

INVALID SPECIMENS

During your screening process an error may occur during the collection or processing of your specimen. If this occurs, you will need to call Quest at **1-855-623-9355** to schedule a rescreening at a PSC, or you can schedule a screening with a physician in the BCBSIL network and use the **Physician Results Form**. You must complete a valid screening to receive medical plan premium discounts.

TOBACCO SERUM COTININE RESULTS CHALLENGE

There could be a situation where your tobacco screening results in a false-positive. If you feel that your test result is inaccurate, you may challenge the serum cotinine screening results with Quest. You will need to contact Quest to schedule a urine test at a Quest Patient Service Center near you. If your retesting results come back negative, you will be eligible to receive the tobaccofree discount for the 2026 plan year. You are not permitted to file any additional appeals after completing the urine test and must complete the urine test by **September 30, 2025**, for your retested results to be accepted.

PELAGO PROGRAM

If your results during the Wellness Screening testing period (August 1, 2025 – September 30, 2025) show you or your enrolled spouse are not tobacco-free, you can retroactively earn the 2026 tobacco-free medical plan premium discount by completing a tobacco cessation program offered through **Pelago**, between **October 1, 2025**, and **September 30, 2026**. To enroll, call Pelago at **1-877-349-7755** or go online at **my.pelagohealth.com/client/expressscripts**.

WEIGHT

If your results during the Wellness Screening testing period (August 1, 2025 - September 30, 2025) show you or your enrolled spouse do not achieve Healthy Results (BMI under 30, or waist circumference of 35 inches or less for women or 40 inches or less for men), you can retroactively earn the 2026 medical plan premium discount by completing the Well on Target® Program by **September 30, 2026**. You will receive the applicable medical plan premium discount retroactive to **January 1, 2026**, as a lump-sum payment toward the end of 2026.

WELLNESS SCREENING APPEALS

You have the right to file an appeal of the Wellness Screening process. If your physician confirms it is not medically appropriate for you or your enrolled spouse to obtain a venipuncture blood test, the Company will waive the blood test requirement to earn the Wellness Screening medical plan premium discount. Additionally, if your physician determines that the Healthy Results standard for weight is not medically appropriate, you can obtain a second alternative weight standard, which is compliant with the recommendations of your personal physician regarding weight, diet and exercise as set forth in a treatment plan that your physician recommends or to which your physician agrees. To request a Wellness Screening waiver or a reasonable alternative as recommended by your physician, you will need to submit a **Healthy Standard Appeals Form** by **September 30, 2025**, to receive medical plan premium discounts. You can access the form on **WinWellTogether.com**.

This Brochure 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 Brochure to be part of your Summary Plan Description, and keep it with your important benefits information. This Brochure is intended to be an overview of key plan provisions of the Bimbo Bakeries USA 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.

