

Live Well  
Everyday

# Welcome To Your 2026 Sodexo Benefits

sodexo

# We're Happy You're Here

As a Sodexo team member, you'll help provide services that improve the quality of life for millions of people every day—it's what we do. In return, Sodexo provides you with benefits for all of life's moments, big and small.

## Using This Guide

This guide provides information on your Sodexo benefits, which is also found on the Sodexo Benefits Center website.

Be sure to review all that's offered and enroll in the benefits you need. Then, discover how your Sodexo benefits and programs support you in different stages of your life. Whether you are single or have a partner, saving for your future or going back to school, Sodexo provides programs to help you and your family **Live Well Everyday**.

**Note:** For Sodexo Live! (non-ADP) employees, policy references beyond the standard benefit offerings may differ from what is stated. Please refer to the Sodexo Live! handbook for further details on other policies.



**Vita by Sodexo** demonstrates our commitment to contribute to the personal, financial and family well-being of all our employees regardless of the country in which they work or the Group entity by which they are employed.

Company-paid Vita<sup>1</sup> benefits include:

- Free Basic Life insurance
- Short-term Disability (hourly and salaried) after two years of service
- Life Resources, your Employee Assistance Program
- Care Leave: 5 days sick leave to care for family members
- Adoption Assistance

<sup>1</sup> Certain employees subject to collective bargaining agreements are eligible to participate in some Vita benefits only to the extent provided for in their collective bargaining agreement.

Explore benefit options that help you and your family **Live Well Everyday**.



## QR Codes

are provided in this guide for an easy way to access certain benefits and resources. Just point your smartphone camera at the code and click the link you see on your screen.

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# Health

## You Have Choices

Sodexo offers a variety of health plans and programs, incentives for living well and other benefits that support you and your family physically, financially and emotionally.

Explore your options and choose the coverage that fits your needs for 2026. Once you make your elections, you cannot change your health plan option during the year unless you experience a qualifying life event.



### Show Me The Money!

Sodexo offers a **\$600 Wellness Credit** that will lower your Anthem health plan rates in the following year when you get a physical exam. See page 18 for details on how to earn the Wellness Credit.

## Health Plans

Anthem 

For medical coverage, there are four national health plan options administered by Anthem Blue Cross Blue Shield:

- **Open Health Plan**
- **Network Health Plan**
- **Savings Health Plan (with HSA)**
- **Basic Health Plan (with HSA)**

**Important:** The Network Health Plan is only available to employees who live in certain ZIP codes. If you don't see this as an option when you enroll, you aren't eligible for it. Be sure to check eligibility and network providers before enrolling in any of the health plan options because you cannot change your plan option during the year unless you have a qualifying life event.

## Regional Health Plans

Depending on where you live, you may be eligible for one of the regional health plans. If you live in California, Colorado, Georgia, Hawaii or the mid-Atlantic region (DC/MD/VA), you may have Kaiser Permanente HMO as an additional health plan option. HMSA plans are available in Hawaii, and Triple-S Salud (which includes medical, dental, plus \$10,000 Life and AD&D insurance) is available in Puerto Rico. The Anthem health plan options aren't available to employees living in Hawaii or Puerto Rico.

For more details on health plans, refer to the Summary of Benefits and Coverage (SBCs) located on [SodexoBenefitsCenter.com](https://www.SodexoBenefitsCenter.com) and on the [HR Portal](#).

**Note:** Managers are available to support Frontline Employees with the first-time login process to the HR Portal. Connected Employees will use their Sodexo.com credentials—just like any other site.

# Quick Comparison Of Anthem Health Plan Options<sup>1</sup>

	Open Health Plan	Network Health Plan <sup>2</sup> (if eligible)	Savings Health Plan (with HSA)	Basic Health Plan (with HSA)
Paycheck Deductions	\$ \$ \$ \$	\$ \$ \$	\$ \$	\$
Health Savings Account (HSA)	N/A	N/A	Yes	Yes
Providers/ Facilities	Save money using in-network providers	In-network providers only	Save money using in-network providers	In-network providers only
Free In-Network Preventive Care	Yes	Yes	Yes	Yes
Annual Deductible	\$1,250 (you) \$2,500 (all other levels)	\$2,000 (you) \$4,000 (all other levels)	\$3,500 (you) \$7,000 (all other levels)	\$7,000 (you) \$14,000 (all other levels)
Copays	\$40 for provider visits \$50 for specialist visits \$40 for therapy visits \$50 for chiropractic \$40 for urgent care	\$50 for provider visits \$60 for specialist visits \$50 for therapy visits \$60 for chiropractic \$50 for urgent care	No copays	No copays
Emergency Room	30% after deductible, \$150 emergency/ \$500 non-emergency copay (waived if admitted)	30% after deductible, \$200 emergency/ \$500 non-emergency copay (waived if admitted)	20% after deductible	You pay 100% until deductible/out-of-pocket maximum is met
Most Other Services	30% after deductible	30% after deductible		
Out-Of-Pocket Maximum	\$9,200 (individual) \$18,400 (family)	\$9,200 (individual) \$18,400 (family)	\$8,500 (individual) \$17,000 (family)	Combined with deductible

<sup>1</sup> In-network benefits only shown in chart; out-of-network information can be found on the individual plan chart pages and the Summary of Benefits and Coverage (SBCs).

<sup>2</sup> Eligibility for this plan is based on your home ZIP code. If you are eligible for this plan, it will be listed as an enrollment option at the Sodexo Benefits Center.



# Open Health Plan

The **Anthem Open Health Plan** has the lowest deductible of all the Anthem health plan options, provides copays for some services—like office visits—and allows you to see providers who are in- and out-of-network. Because you have lower costs when you use the coverage, the rates deducted from your paycheck to pay for this plan are higher than the rates for the other Anthem health plan options.

## Open Health Plan...

- Lowest deductible
- Highest paycheck deductions
- Copays for some services
- In- and out-of-network coverage
- Preventive services covered 100% in-network

## Look For In-Network Providers

Before you choose this plan, go to [anthem.com/mcr/sinc-healthplan](https://anthem.com/mcr/sinc-healthplan) and follow the instructions to see if your provider (doctor, hospital or lab) is in Anthem's network.



## What you pay for services...

	Open Health Plan	
	In-Network	Out-of-Network
<b>Annual Deductible</b> (Amount you pay each year before plan pays)		
You Only	<b>\$1,250</b>	<b>\$2,500</b>
All Other Coverage Levels	<b>\$2,500</b>	<b>\$5,000</b>
<b>Copays and Coinsurance</b> (Amount you pay)		
Preventive Care	<b>\$0</b> (no deductible)	<b>\$0</b> (no deductible)
Primary Care Office Visit	<b>\$40</b> copay	<b>50%</b> after deductible
Specialist Office Visit	<b>\$50</b> copay	<b>50%</b> after deductible
Physical, Speech and Occupational Therapy Visits	<b>\$40</b> copay	<b>50%</b> after deductible
Chiropractic	<b>\$50</b> copay <sup>1</sup>	<b>50%</b> after deductible <sup>1</sup>
Urgent Care	<b>\$40</b> copay	<b>\$40</b> copay
Emergency Room	<b>30%</b> after deductible, <b>\$150</b> emergency/ <b>\$500</b> non-emergency copay (waived if admitted)	
Hospital Coverage	<b>30%</b> after deductible	<b>50%</b> after deductible
Most Other Services	<b>30%</b> after deductible	<b>50%</b> after deductible
<b>Out-of-Pocket Maximum</b> (The most you pay in a year)		
Individual	<b>\$9,200</b>	<b>\$18,400</b>
Family	<b>\$18,400</b>	<b>\$36,800</b>

<sup>1</sup> Limit to maximum number of services.

# Network Health Plan

The **Anthem Network Health Plan** provides in-network-only coverage with some copays. This option is available exclusively to employees who reside in a ZIP code served by Anthem's BlueHPN network. If you're eligible, the plan will appear among your choices when you enroll through the Sodexo Benefits Center website. Before enrolling, check the list of providers you want to use.

## Network Health Plan...

- Only available in certain ZIP codes
- In-network only coverage—check providers before enrolling
- Copays for some services
- Preventive services covered 100% in-network



## Look For In-Network Providers

Before you choose this plan, go to [anthem.com/mcr/sinc-healthplan](https://anthem.com/mcr/sinc-healthplan) and follow the instructions to check eligibility and search the Anthem BlueHPN network to view providers.

**Important:** You cannot cancel or change health plan options if your provider leaves the network. You can choose a new in-network provider at any time.

## What you pay for services...

	Network Health Plan	
	In-Network	Out-of-Network
<b>Annual Deductible</b> (Amount you pay each year before plan pays)		
You Only	<b>\$2,000</b>	<b>No coverage</b>
All Other Coverage Levels	<b>\$4,000</b>	<b>No coverage</b>
<b>Copays and Coinsurance</b> (Amount you pay)		
Preventive Care	<b>\$0</b> (no deductible)	<b>No coverage</b>
Primary Care Office Visit	<b>\$50</b> copay	<b>No coverage</b>
Specialist Office Visit	<b>\$60</b> copay	<b>No coverage</b>
Physical, Speech and Occupational Therapy Visits	<b>\$50</b> copay	<b>No coverage</b>
Chiropractic	<b>\$60</b> copay <sup>1</sup>	<b>No coverage</b>
Urgent Care	<b>\$50</b> copay	<b>No coverage</b>
Emergency Room	<b>30%</b> after deductible, <b>\$200</b> emergency/ <b>\$500</b> non-emergency copay (waived if admitted)	
Hospital Coverage	<b>30%</b> after deductible	<b>No coverage</b>
Most Other Services	<b>30%</b> after deductible	<b>No coverage</b>
<b>Out-of-Pocket Maximum</b> (The most you pay in a year)		
Individual	<b>\$9,200</b>	<b>No coverage</b>
Family	<b>\$18,400</b>	<b>No coverage</b>

<sup>1</sup> Limit to maximum number of services.

**Important:** If you enroll in the Anthem Network Health Plan and seek care outside of the network area, with the exception of urgent and emergency care, you will not be covered and will have to pay the full cost for services. **This applies to any dependents on your Anthem Network Health Plan as well. If you have a dependent that lives elsewhere for school, college, work or other reasons and they seek care outside of your network area, they may not be covered.**

# Savings Health Plan (with HSA)

The **Anthem Savings Health Plan** provides in-network and out-of-network coverage. You will save more when you use in-network providers. For most services, you first pay your deductible, then share costs with the plan. This plan also includes a **Health Savings Account (HSA)**.

## Savings Health Plan...

- Tax-saving Health Savings Account available
- No copays
- In- and out-of-network coverage
- Preventive services covered 100% in-network

## Health Savings Account (HSA) (administered by Anthem Spending Accounts)

An **HSA** is a bank account that offers triple tax savings. Money you contribute from your paycheck is deposited pre-tax, money withdrawn to pay qualified healthcare costs is tax-free; money grows in the account tax-free. Dollars in your HSA are yours, even if you leave the health plan option or Sodexo.

## What you pay for services...

## Savings Health Plan

### In-Network

### Out-of-Network

## Annual Deductible<sup>1</sup> (Amount you pay each year before plan pays)

You Only	<b>\$3,500</b>	<b>\$7,000</b>
All Other Coverage Levels	<b>\$7,000</b>	<b>\$14,000</b>

## Copays and Coinsurance (Amount you pay)

Preventive Care	<b>\$0</b> (no deductible)	<b>\$0</b> (no deductible)
Primary Care Office Visit	<b>20%</b> after deductible	<b>50%</b> after deductible
Specialist Office Visit	<b>20%</b> after deductible	<b>50%</b> after deductible
Physical, Speech and Occupational Therapy Visits	<b>20%</b> after deductible	<b>50%</b> after deductible
Chiropractic	<b>20%</b> after deductible <sup>1</sup>	<b>50%</b> after deductible <sup>1</sup>
Urgent Care	<b>20%</b> after deductible	<b>20%</b> after deductible <sup>2</sup>
Emergency Room	<b>20%</b> after deductible	<b>20%</b> after deductible <sup>2</sup>
Hospital Coverage	<b>20%</b> after deductible	<b>50%</b> after deductible
Most Other Services	<b>20%</b> after deductible	<b>50%</b> after deductible

## Out-of-Pocket Maximum (The most you pay in a year)

Individual	<b>\$8,500</b>	<b>\$17,000</b>
Family	<b>\$17,000</b>	<b>\$34,000</b>

<sup>1</sup> Limit to maximum number of services.

<sup>2</sup> Subject to in-network deductible.



# Basic Health Plan (with HSA)

The **Anthem Basic Health Plan** provides in-network only coverage. It has the highest deductible of all the Anthem health plan options. You pay all medical expenses until you meet your deductible (and out-of-pocket maximum). Then, the plan will pay 100% toward covered services for the remainder of the calendar year.

Even though you are paying the most out of your own pocket with this plan, in-network providers and facilities pass along discounted pricing to Anthem members, lowering your costs. A Health Savings Account (HSA) is also available under this health plan option. The rates deducted from your paycheck to pay for this health plan option are lower than the rates of the other Anthem health plan options.

## Basic Health Plan...

- Tax-saving Health Savings Account available
- Provides a basic healthcare safety net
- In-network only coverage
- Lowest paycheck deductions
- Highest deductible
- Deductible must be paid before plan pays
- Preventive services covered 100% in-network

## What you pay for services...

### Basic Health Plan

In-Network

Out-of-Network

#### Annual Deductible/Out-of-Pocket Max (Amount you pay each year before plan pays)

You Only	<b>\$7,000</b>	<b>No coverage</b>
All Other Coverage Levels	<b>\$14,000</b>	<b>No coverage</b>

#### Copays and Coinsurance (Amount you pay)

Preventive Care	<b>\$0</b> (no deductible)	<b>No coverage</b>
Primary Care Office Visit	<b>0%</b> after deductible	<b>No coverage</b>
Specialist Office Visit	<b>0%</b> after deductible	<b>No coverage</b>
Physical, Speech and Occupational Therapy Visits	<b>0%</b> after deductible	<b>No coverage</b>
Chiropractic	<b>0%</b> after deductible	<b>No coverage</b>
Urgent Care	<b>0%</b> after deductible	<b>No coverage</b>
Emergency Room	<b>0%</b> after deductible	<b>0%</b> after deductible
Hospital Coverage	<b>0%</b> after deductible	<b>No coverage</b>
Most Other Services	<b>0%</b> after deductible	<b>No coverage</b>

## Health Savings Account (HSA) (administered by Anthem Spending Accounts)

An HSA is a bank account that offers triple tax savings. Money you contribute from your paycheck is deposited pre-tax, money withdrawn to pay for qualified healthcare costs is tax-free; money grows in the account tax-free. Dollars in your HSA are yours, even if you leave the health plan option or Sodexo.

**Learn more about HSAs on the next page! →**

# More On HSAs

## (Administered by Anthem Spending Accounts)

Health Savings Accounts have some awesome perks like tax-free spending and the ability to roll over unused money year after year. You can use your HSA to save on a wide variety of qualified products and services, such as:

- ✓ Health deductibles and expenses
- ✓ Dental care, including extractions and braces
- ✓ Eye exams, glasses and contacts
- ✓ LASIK surgery
- ✓ Prescription medications and supplies
- ✓ Foot treatment
- ✓ Over-the-counter items, such as pain relievers, medical supplies and contact lens solution
- ✓ Plus many other everyday items, like sunscreen and hand sanitizer

**At every stage of life, the HSA delivers big benefits.**

- **20s:** Even though your healthcare expenses may be lower in your 20s, you can still save money with an HSA by using these funds toward eligible purchases. Leftover money can be invested and will grow tax-free, so you can use those savings later in life when your healthcare expenses are higher
- **30s and 40s:** Experiencing life events, like buying a home, growing your family or paying for your child's education can leave you feeling caught between the need to spend and save. The tax advantages the HSA offers help you lower your taxable income while helping you pay for out-of-pocket expenses
- **50s:** Getting retirement ready means saving as much as possible for healthcare expenses. In fact, the IRS allows people age 55 and older to contribute an additional \$1,000 each year as a catch-up contribution

### Important IRS Rule

You cannot contribute to both a Health Savings Account and a Health Care Spending Account.



# Opening A New HSA

When you enroll in the Anthem Savings or Basic Health Plan for the first time, you become eligible to open your own HSA (administered by Anthem Spending Accounts). Here's what to do...

**Tip:** The **HSA Modeling Tool**, available on the Sodexo Benefits Center website, will help you decide how much to contribute to your HSA.



## First,

### Decide How Much To Contribute

When you enroll, you choose the amount you want to contribute to your HSA on an annual basis pre-tax from your paycheck. For 2026, the IRS contribution limit for single coverage is \$4,400 and \$8,750 for family coverage. And, you can change your contribution amount anytime—it's your bank account to manage.



## Next,

### Register Your HSA

You'll receive a letter in the mail from Anthem Spending Accounts with instructions on how to activate your account debit card and register your account on [anthem.com](https://www.anthem.com).



## Then,

### Use Or Save Your Money

Using your HSA is easy. Simply use your Anthem Spending Accounts card to pay for eligible expenses up to the amount available in your account. You can also arrange for payment online or reimburse yourself for eligible expenses you paid out-of-pocket.



# Prescription Drugs

You automatically get prescription drug coverage with Express Scripts by Evernorth if you enroll in one of the Anthem health plan options. How much the plan pays varies by health plan option; however, the drugs covered are the same for all Anthem health plan options. Here's a look at your costs under each option.

	Open	Network <sup>1</sup>	Savings	Basic
Retail (30-day supply)				
Insulin	\$30 copay	\$30 copay	\$30 copay, no deductible	\$30 copay, no deductible
Generic	\$15 copay	\$15 copay	20% after deductible	You pay 100% until you reach deductible and out-of-pocket max.
Preferred Brand	30% (\$60 min., \$150 max.)	30% (\$60 min., \$150 max.)		
Non-Preferred Brand	30% (\$90 min., \$235 max.)	30% (\$90 min., \$235 max.)		
Specialty	30% (\$90 min., \$235 max.)	30% (\$90 min., \$235 max.)		
Mail Order (90-day supply)				
Insulin	\$60 copay	\$60 copay	\$60 copay, no deductible	\$60 copay, no deductible
Generic	\$30 copay	\$30 copay	20% after deductible	You pay 100% until you reach deductible and out-of-pocket max.
Preferred Brand	30% (\$120 min., \$300 max.)	30% (\$120 min., \$300 max.)		
Non-Preferred Brand	30% (\$180 min., \$470 max.)	30% (\$180 min., \$470 max.)		
Specialty	30% (\$120 min., \$300 max.)	30% (\$180 min., \$470 max.)		

<sup>1</sup> If you are eligible for this plan, it will be listed as an enrollment option at the Sodexo Benefits Center.

**Note:** Check the Summary of Benefits and Coverage (SBCs) located on [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com) and on the [HR Portal](#) for more details.



## Need to fill a prescription?

Within the Express Scripts pre-enrollment site, you can:

- Find in-network pharmacies by entering your city, state or ZIP code. You can also use location services to search for nearby in-network pharmacies
- Search for your prescriptions to find the lowest prices at nearby pharmacies
- Learn how to set up Rx home delivery
- Get to know your specialty pharmacy
- And much more!

Visit [Express-Scripts.com/MyRx96L3](https://Express-Scripts.com/MyRx96L3) or call **877-321-1002** with questions.



# Health Support Programs From Anthem

When enrolled in an Anthem health plan option, you and your family can access a variety of programs designed to support your health and wellness.

## Anthem Health Guides

Anthem Health Guides are specially trained customer service agents who are ready to answer your questions, explain how to use your benefits and support your health. You can count on your Anthem Health Guide to help you find the right providers, connect you to virtual care, compare costs and more.

## 24/7 NurseLine

The 24/7 NurseLine serves as your first line of defense for unexpected health issues. You can call a trained, registered nurse to help you decide what to do about a fever, get allergy relief tips or advise you on where to go for care. A nurse is always available to help answer your questions or put you in touch with other programs and resources. To connect, call **800-700-9184** day or night.

## Building Healthy Families

Sodexo loves families in all shapes and sizes! The Building Healthy Families program is a modern, inclusive digital free resource offering personalized, on-demand health guidance and support to help you grow your family—your way—from pre-conception to early childhood.

## Inclusive Care

LGBTQIA+ individuals and families get access to best-in-class healthcare and customized support. You will receive medical and behavioral health support from top vetted providers—this includes gender affirmation surgery guidance and counseling, and specialty medication support as well as community programs and educational resources.



## Sydney Health<sup>SM</sup> Mobile App

The Sydney Health<sup>SM</sup> mobile app makes staying on top of your health easier. You can securely access your personal health information wherever you are. Use it to access your digital ID card, look up your benefits, manage claims, chat with an expert, track your health goals and more.



Continued on the next page! →





## Total Health, Total You

Anthem gives you access to a personal health champion to help you and your family with everyday health needs and unexpected emergencies. Connect with your health guide to get proactive, inclusive and compassionate support finding providers, with preventive care, understanding your plan and more.



## Virtual Care

With virtual care, you have convenient, hassle-free access to providers and specialists in Anthem's network, so it's easier to fit a visit into your busy schedule. You can connect with a virtual care team from your mobile phone, 24/7, including weekends and holidays using Anthem's Sydney<sup>SM</sup> Health app—make an appointment for routine care, prescription refills and lab tests. Your virtual care team can also work with you to create personalized care plans if you have a chronic condition, such as asthma, diabetes or high blood pressure.



To learn more about these programs, visit [anthem.com/mcr/sinc-healthplan](https://anthem.com/mcr/sinc-healthplan).



# Virtual Physical Therapy With Hinge Health

Conquer your back and joint pain with virtual physical therapy through Hinge Health and get back to the activities you love.

Sodexo offers **Hinge Health** at no cost to employees and their dependents (age 18+) enrolled in an Anthem health plan option. With Hinge Health, you get innovative virtual physical therapy programs for back, knee, hip, neck and shoulder pain in easy-to-do 15-minute exercise sessions. Hinge Health also offers specialized programs for women's pelvic health and menopause care. Just sign up and get:

- A personalized program with unlimited exercises and stretches developed for you by physical therapists
- Access to virtual physical therapy sessions as needed
- App-guided exercise therapy you can do from home and at your own pace



## Use this benefit!

Visit [hinge.health/sodexo](https://hinge.health/sodexo) to learn about what's included or call Hinge Health at **855-902-2777**.

“Remembering the significant progress I’ve made since January motivates me to keep the exercises a priority.”

“I wanted to say how much I have appreciated having Hinge Health available for physical therapy. I am grateful for the convenience of the app and exercise videos, the enso device and how much support I have gotten over the past several months. I learned to manage the pain better with regular movement, and the physical therapist and health coach worked with me and offered encouragement when I had a setback due to an injury and had to change the therapy routine for a few weeks.”



# No-Cost<sup>1</sup> Surgery With Carrum Health

Surgery can be complicated and costly, and not all medical providers deliver the same quality of care. Sometimes, surgery can even be avoided. That's why Sodexo offers **Carrum Health**, a **no-cost<sup>1</sup>** special medical and surgery benefit for employees and their dependents (age 18+) enrolled in an Anthem health plan option.

## Using Carrum Health

When you use Carrum Health, you and your enrolled family members (age 18+) get access to the nation's top providers, specialists and facilities—and the exceptional care you receive will come at little or no cost<sup>1</sup> to you. Plus, you'll have a dedicated patient Care Specialist to help you throughout the entire process.

<sup>1</sup> If you are enrolled in the Anthem Savings or Basic Health Plans, with the exception of second opinions, you will need to pay the IRS minimum deductible of \$1,700 per individual before surgery costs are covered. Second opinions are provided at no cost to members and do not require payment of any deductible. Per IRS rules, a portion of any covered travel expenses will be reported as taxable income.



**Use this benefit!**

Contact Carrum Health directly at **888-855-7806** or **carrum.me/sodexo** (or download the Carrum Health app).



## Covered Services

Carrum Health's network features top providers, experts and trusted facilities across the country, delivering outstanding healthcare services including:

- **Musculoskeletal surgery**—knee/hip surgeries, spine procedures, hand surgeries like carpal tunnel or trigger finger, shoulder procedures and ligament procedures like tennis elbow
- **Weight-loss surgery**—gastric bypass, gastric sleeve and gastric revisions
- **Heart surgery**—coronary artery bypass, cardiac implants, cardiothoracic surgery and more
- **Hysterectomies**—radical, partial and total hysterectomy
- **Gastroenterology procedures**—colonoscopy, upper endoscopy, sigmoidoscopy and more
- **General surgery**—hernia repair, cholecystectomy and more
- **Pain management**—spine-related pain management
- **Substance use treatment**—detox, rehab, outpatient treatment and more
- **Cancer support and cancer treatment**—almost all cancers, excluding non-melanoma skin cancer



A cancer diagnosis can be overwhelming—know that we have your back. The **Cancer Support Guide** is designed to be your go-to resource for navigating the many Sodexo benefits and resources that are available to help you during your cancer journey. Visit the [HR Portal](#) and search for “Cancer Guide” to access and save a copy.

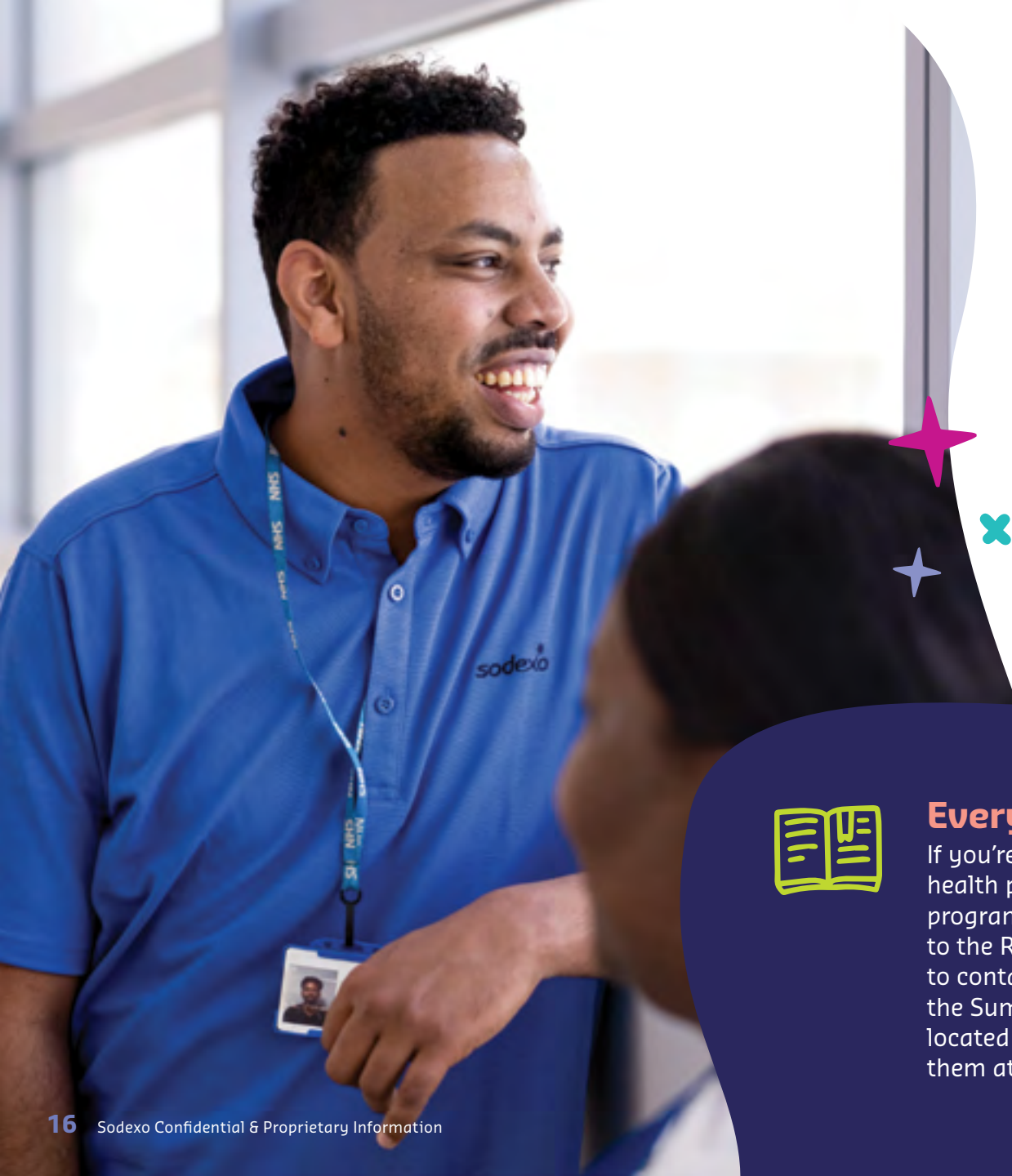


## Important

**Carrum Health providers must be used for weight-loss surgeries. If you use an Anthem health plan option provider, your surgery will not be covered.**

“I cannot express enough gratitude for the incredible support I received from Aleey at Carrum. From the very beginning, Aleey was by my side, helping me navigate every step of the process with unparalleled dedication and care. Their coordination skills and attention to detail made the entire experience seamless and stress free.

What truly sets Aleey apart is their genuine care and compassion. Their empathy and understanding made a significant difference in my journey, and I felt truly cared for every step of the way.”



## Other Medical Options

### Kaiser Permanente HMO

- If you live in California, Colorado, Georgia, Hawaii or the mid-Atlantic region (DC/MD/VA), you may have Kaiser as an additional health plan option. Eligibility is based on your home ZIP code
- You must choose and see a Kaiser primary care physician (PCP) for all your care, and referrals are required to see a specialist. There is no out-of-network coverage
- Benefits vary by location



### Everyone Has Resources

If you're enrolled in a Triple-S, Kaiser or HMSA health plan, you may have health support programs and virtual visit tools available. Refer to the Resources chart at the end of this booklet to contact the health plan you enroll in or see the Summary of Benefits and Coverage (SBC) located on [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com) (or call them at **855-668-5040** to receive a hard copy).

## Regional Plans

### Hawaii

Your options are a Kaiser Permanente HMO or one of two HMSA plans—a PPO or an HMO.

### Puerto Rico

Your health plan is Triple-S Salud, which includes dental benefits at no additional cost to you. Be sure to review the dental benefits provided by Triple-S to see if they meet your needs. You are also eligible to enroll in the Sodexo Dental Plan through MetLife at an additional cost.

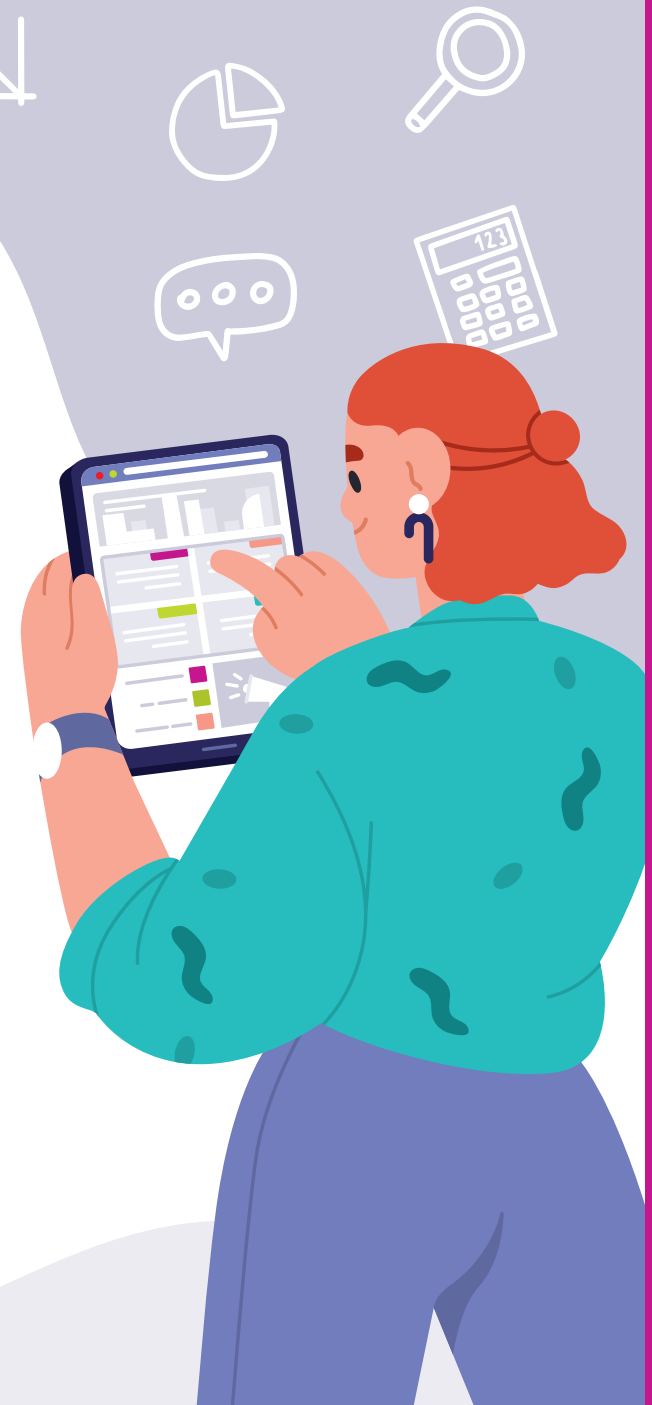
If you are eligible for these plans, you will see them listed on your personalized enrollment worksheet. For questions, call the Sodexo Benefits Center at **855-668-5040**. To contact the plan directly, see the Resources tab in this guide for information.

### Guam

The Anthem Out-of-Area Health Plan is available to individuals who live in Guam where the four standard Anthem health plans are not available. If this plan applies to you, it will be listed in your personalized enrollment worksheet.

Under this plan, you are responsible for filing your claims to receive reimbursement from Anthem, and you may also be required to obtain prior authorization for certain services, in order for those services to be covered.

For additional information, please see the Summary of Benefits and Coverage (SBC) located on **[SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com)** (or call them at **855-668-5040** to receive a hard copy).





# Wellness Works

Taking steps to keep yourself well really does help you live a better life. These programs are designed to support you on that journey.

## Live Well Everyday

**Live Well Everyday** means making healthy choices to have the highest quality of life possible. And keeping up with preventive care, such as getting your regular annual physical exam, is an essential part of it. When doctors find problems early, your chances for a successful treatment and cure are better.

## Save Money With The \$600 Wellness Credit

Sodexo recognizes the importance of employees' well-being. That's why we offer an annual **\$600 Wellness Credit**. By earning the Wellness Credit, Anthem health plan rates are reduced on each paycheck throughout the year. (Savings vary depending on which health plan you choose and your level of coverage.) Employees who complete their application by the deadline of Sept. 30 each year will receive a reduction in their paycheck deductions in the following year.

### How To Earn Your \$600 Wellness Credit For 2027

- Get your annual physical exam—no need to be enrolled in a Sodexo health plan option at that time

**Tip:** You can use approved sick leave for this appointment!

- Submit your completed Physician Certification Form by **Sept. 30, 2026**
- You must be enrolled in a Sodexo Anthem health plan option by Jan. 1, 2027
- Enjoy reduced weekly paycheck rates on your 2027 Anthem health plan option



### Where to get the form:

- [SodexoBenefitsCenter.com](https://www.sodexobenefitscenter.com)
- Alight Mobile app
- The **HR Portal**
- Or call **855-668-5040**

### How to submit the form:

- Email: [forms@mobilehealthconsumer.com](mailto:forms@mobilehealthconsumer.com)
- Fax: **833-421-5742**





## Life Resources Employee Assistance Program<sup>1</sup>

Life can be a juggling act. It takes time and energy to manage your work, family and personal well-being. The Life Resources Employee Assistance Program (EAP) helps you manage life's daily challenges. Life Resources offers confidential professional support for emotional health and work-life balance concerns at no cost to you or your family.

Life Resources is free and automatically available to full- and part-time non-union employees and their family members. You don't need to enroll or participate in any other Sodexo benefit to access Life Resources.

With Life Resources, you and your family get up to **eight free** confidential counseling or coaching sessions **per issue, per year** for a wide variety of concerns, such as:

- Anxiety
- Depression
- Marriage and relationship problems
- Grief and loss
- Substance use
- Anger management
- Stress
- Financial assistance
- Legal assistance
- Family assistance

<sup>1</sup> Certain employees subject to collective bargaining agreements are eligible to participate in this plan only to the extent provided for in the collective bargaining agreement.

## To contact Life Resources:

- ✓ Visit [liferesources.us.sodexonet.com](https://liferesources.us.sodexonet.com)
- ✓ Call **888-491-5344, 24/7**  
(English and Spanish)
- ✓ Download the **eConnect Mobile app**.  
Create your unique login for the website and app by using group code: **sodexo**



# Dental

The Dental Plan—administered by MetLife—covers preventive, basic and major services, including orthodontia for adults and children. The plan lets you use any dental provider, but using an in-network dentist will save you money because you'll get the MetLife discount.

What you pay for services...	In-Network	Out-of-Network <sup>1</sup>
<b>Deductible</b>	<b>\$50</b> per person	<b>\$50</b> per person
<b>Annual Maximum</b>	<b>\$2,250</b> (Does not include preventive services)	<b>\$2,250</b> (Does not include preventive services)
<b>Preventive</b> (Checkups, cleanings and fluoride treatments)	<b>\$0</b> (no deductible)	<b>20%</b> (no deductible)
<b>Basic Services</b> (Fillings, extractions, root canals)	<b>20%</b> after deductible	<b>20%</b> after deductible
<b>Periodontics</b> (Treatment of gums and bones of the mouth, including periodontal surgery once per quadrant, every 36 months)	<b>20%</b> after deductible	<b>20%</b> after deductible
<b>Major Services</b> (Inlays, crowns, implants)	<b>50%</b> after deductible	<b>50%</b> after deductible
<b>Orthodontics</b> (For adults and children)	<b>50%</b> (no deductible)	<b>50%</b> (no deductible)
<b>Lifetime Orthodontia Maximum</b>	<b>\$2,000</b>	<b>\$2,000</b>


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



**Need to find a network dentist?**

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

# Vision

EyeMed is our Vision plan administrator and uses the Select network of providers. Within the Select network, you may receive enhanced benefits by choosing a Plus provider. Look for the “plus” icon  when you search on EyeMed’s website.

What you pay for services...	In-Network	Out-of-Network
	Copays	Reimbursement
<b>Eye Exams</b>	<b>\$0</b> copay	Up to <b>\$32</b>
<b>Standard Contact Lens Exam</b>	<b>\$10</b> copay (includes two follow-up visits)	Up to <b>\$40</b>
<b>Frames</b> (Additional glasses allowance per year when using a Plus provider)	<b>\$130</b> allowance ( <b>\$180</b> allowance with a Plus provider), then <b>20%</b> off balance	Up to <b>\$58</b>
<b>Standard Lenses</b>	<b>\$15</b> copay	Up to <b>\$28</b> for single vision Up to <b>\$44</b> for bifocal Up to <b>\$72</b> for trifocal/lenticular
<b>Progressive Lenses</b>	Tier 1 <b>\$100</b> copay Tier 2 <b>\$110</b> copay Tier 3 <b>\$125</b> copay Tier 4 <b>\$80</b> copay, then <b>20%</b> off retail price less \$120 allowance	Up to <b>\$44</b>
<b>Contacts</b> (Instead of frames)	<b>\$130</b> allowance, then <b>15%</b> off balance ( <b>\$130</b> allowance for disposable)	Up to <b>\$104</b>

## Need to find a network vision provider?

Contact EyeMed at [eyemed.com](https://eyemed.com) or **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 the **HR Portal** to learn how you can get discounts on:

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



# Money



## Today & Tomorrow

Saving money is top of mind for everyone—so Sodexo offers plans and programs to help you pay for care, prepare for the unexpected and build up wealth for your financial future.

## Supplemental Insurance Plans

During enrollment, you can elect Supplemental Insurance Plans, offered through Unum, for additional financial protection for you and your family. You pay for these plans with after-tax payroll deductions. You do not need to be enrolled in a Sodexo health plan option, and these plans do not replace medical insurance—they supplement your income.

## What You Can Use The Money For

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

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

Coverage	Accident Insurance	Critical Illness Insurance	Hospital Insurance
<b>How It Protects You</b>	Provides financial support if you or a covered family member suffers an injury or death due to an accident	Provides financial support if you or a covered family member becomes seriously ill	Provides financial support if you or a covered family member needs to be hospitalized
<b>Covered Events</b>	<ul style="list-style-type: none"> <li>• Dislocations</li> <li>• Dismemberment</li> <li>• Concussions</li> <li>• Cuts &amp; lacerations</li> <li>• Accidental death</li> <li>• Skin grafts</li> <li>• 2nd- &amp; 3rd-degree burns</li> <li>• Eye injuries</li> <li>• Coma</li> <li>• Fractures</li> <li>• And more</li> </ul>	<ul style="list-style-type: none"> <li>• Cancer</li> <li>• Heart attack</li> <li>• Coronary artery bypass graft</li> <li>• Stroke</li> <li>• Alzheimer's disease</li> <li>• Kidney failure</li> <li>• Major organ transplant</li> <li>• And more</li> </ul>	<ul style="list-style-type: none"> <li>• Hospital admissions</li> <li>• Intensive care unit (ICU) admissions</li> <li>• Inpatient rehab unit stays</li> </ul>
<b>What You Receive</b>	Amount depends on the injury and level of care you need	Choose a benefit amount of <b>\$10,000, \$20,000, \$30,000 or \$40,000</b> (paid in a lump-sum payment)	Amount depends on the event and level of coverage you elect
<b>Good To Know</b>	You'll need to designate a beneficiary when you enroll	<ul style="list-style-type: none"> <li>• You'll need to designate a beneficiary when you enroll</li> <li>• There is a waiting period between illness occurrences</li> </ul>	<ul style="list-style-type: none"> <li>• You'll need to designate a beneficiary when you enroll</li> <li>• A flat amount is usually paid for a hospital admission and a per-day amount for your entire hospital stay</li> </ul>

## Be Well Benefit

Each enrolled employee or dependent can earn an annual \$75 health screening benefit under each Supplemental Insurance Plan for a maximum of \$225 per covered member if enrolled in all three plans. **Covered health screenings include:**

- Annual exams by a physician, including sports physicals and well-child visits, dental and vision exams
- Cancer screenings, including pap smear and colonoscopy
- Cardiovascular function screenings
- Cholesterol and diabetes screenings
- Imaging studies, including chest X-ray and mammography
- Immunizations, including HPV, MMR, tetanus and influenza

When you have a qualified screening, you simply need to call Unum to file a claim or file a claim through their website. After filing a claim, you'll receive payment in the form of a check mailed to you or direct deposit to your bank account.



## Questions?

Contact Unum at **800-635-5597** or [learn.unum.com/mysupplementalplans](https://learn.unum.com/mysupplementalplans).

# Flexible Spending Accounts

The Health Care Spending Account (HCSA) and Family Care Spending Account (FCSA) are Flexible Spending Accounts (FSAs) that let you put aside pre-tax dollars for eligible expenses. These tax-advantage accounts save you money by lowering your taxable income and give you tax-free dollars to use. Both accounts are administered by Smart-Choice Accounts (SCA).

<sup>1</sup> Contributions are based on 46 weeks if paid weekly and 23 weeks if paid biweekly.

<sup>2</sup> Out-of-pocket expenses will be reimbursed via check or direct deposit once claims are processed. The debit card is tied to your account to pay for expenses anywhere Visa is accepted (save receipts for verification, if needed).



## Important IRS Rule

You cannot contribute to both a Health Savings Account and a Health Care Spending Account.

To participate, you don't have to be enrolled in a Sodexo health plan. You can enroll now (if before Sept. 30) or wait until the next Annual Enrollment period. You may be able to enroll mid-year if you experience a qualifying life event. Carefully decide your yearly contribution amount, as it will be deducted from your pay over the first 46 weeks of the year. If enrolling mid-year, your weekly deduction amount is your yearly contribution election divided by the number of weeks remaining in the first 46 weeks of the year.

	HCSA <sup>1</sup>	FCSA
<b>Your Contributions<sup>2</sup></b>	Up to <b>\$3,300</b>	Up to <b>\$7,500</b> (\$3,750 if married and filing separately)
<b>Use Funds For</b>	Eligible medical, prescription, dental and vision expenses (including over-the-counter drugs and feminine care products)	Eligible child and elder care expenses
<b>When Funds Are Available</b>	Immediately	As funds accumulate in your account
<b>Using Your Funds</b>	<p><b>The Smart-Choice Debit Card:<sup>2</sup></b> Automatic for all enrollees and can be used over multiple plan years, if you re-enroll</p> <p><b>Pick and Pay:</b> Request reimbursement through the Alight Mobile app or <b>SodexoBenefitsCenter.com</b></p> <p><b>Auto-Pay:</b> Sign up on the Alight Mobile app or <b>SodexoBenefitsCenter.com</b> to have your Anthem health, dental and/or vision claims paid to you once your claim information is received. This option is not available for those enrolled in a Kaiser, HMSA or Triple-S plan</p>	You pay for services and then submit claims by mail, via fax or online using the Alight Mobile app or <b>SodexoBenefitsCenter.com</b>
<b>Account Balance</b>	All unused funds at the end of the year are forfeited. You'll have until March 31, 2027, to submit any claims incurred during the 2026 plan year	



# Compare Accounts

Now that we explained both types of spending accounts, you can use this chart to see how they're different.

	Health Savings Account (HSA)	Health Care Spending Account (HCSA)
Requirements To Participate	You must participate in either the Anthem Savings or Basic Health Plan	<ul style="list-style-type: none"><li>You don't have to be enrolled in any health plan option to participate in the HCSA</li><li><b>This account is not available if enrolled in the Anthem Savings or Basic Health Plan</b></li></ul>
Purpose	To save tax-free dollars to help pay for healthcare expenses and over-the-counter health supplies	
Who Contributes Money To The Account	You	You
Does The Money Carry Over At The End Of The Year?	Yes, your money rolls over year to year	No, the money doesn't roll over, and unused dollars are forfeited
Who Does The Money Belong To If You Leave Sodexo	You own your HSA, so the account goes with you	Unused money remaining in your account at the end of the year is forfeited
Tax Advantages	<ul style="list-style-type: none"><li>Contributions are pre-tax</li><li>You don't owe taxes on the money you spend on eligible expenses</li><li>Your HSA money grows tax-free</li></ul>	<ul style="list-style-type: none"><li>Contributions are pre-tax</li><li>You don't owe taxes on the money you spend on eligible expenses</li></ul>



# Life And Voluntary Accidental Death & Dismemberment (AD&D) Insurance

You have life and AD&D insurance—administered by Securian—to give your loved ones peace of mind if something were to happen to you. Some coverage is automatic; other coverage you can choose to enroll in.

## You automatically get company-paid:

- Free Basic Life Insurance
  - › For salaried employees, 1x pay (\$500,000 maximum)
  - › For hourly employees, 1x pay (\$25,000 minimum)  
(**Note:** If you make more than \$50,000 per year, the Free Basic Life coverage will be taxed for imputed income.)
- Business Travel Accident Insurance (salaried employees)

## You can enroll in:<sup>1</sup>

- Group Term Life Insurance:
  - › Benefit limit of 1x – 8x pay, up to \$1 million
  - › Voluntary Accidental Death & Dismemberment Insurance (AD&D)<sup>2</sup>

## Discover Extras From Securian

Register on the Securian website to access helpful features and additional benefits, such as legal advice, financial guidance, grief resources, travel assistance, legacy planning, beneficiary financial coaching and more.

<sup>1</sup> If you enroll after your initial eligibility period, Evidence of Insurability (EOI) is required. Coverage will not take effect until Securian has reviewed and approved your completed EOI.

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

## Important!

### Choose Your Beneficiaries

You'll need to elect beneficiaries for life insurance plans (including those you're automatically enrolled in), supplemental insurance plans and the 401(k) Savings Plan.

### Life and AD&D Insurance

🌐 [lifebenefits.com/plandesign/sodexo](https://lifebenefits.com/plandesign/sodexo)

☎ Securian at **877-282-1936**

### Supplemental Insurance Plans

🌐 [learn.unum.com/mysupplementalplans](https://learn.unum.com/mysupplementalplans)

☎ Unum at **800-635-5597**

### Sodexo 401(k) Savings and Retirement Plan

🌐 [mysodexosavingsplan.com](https://mysodexosavingsplan.com)

☎ Voya at **866 7 MY PLAN**  
(866-769-7526)

## Estimate How Much You Need

Use the Securian life insurance estimator tool to help you decide how much coverage you need; see **page 42**. Also, visit [securian.com/your-insurance](https://securian.com/your-insurance) to learn more and find other resources.



# Disability

Protect your income with Short-Term and Long-Term Disability coverage—insured and administered by New York Life—to make sure that money still comes to you if the unexpected happens and you're unable to work.

## Short-Term Disability (STD)

As a newly eligible employee, you can elect Voluntary STD without having to supply Evidence of Insurability (EOI) and you pay for this coverage out of your paycheck. Once you reach two years of service, you'll be automatically enrolled in the **Vita STD Plan**,<sup>1</sup> paid for by Sodexo. This coverage is the same as the Voluntary STD Plan.

**Note:** Prior Sodexo service will count toward your two years of service.



	Benefit Amount	Maximum Length of Benefit Payments
<b>Voluntary Hourly STD</b>	Up to <b>60%</b> of your weekly earnings to a maximum of <b>\$750</b> per week	<b>26</b> weeks
<b>Voluntary Salaried STD</b>	Up to <b>60%</b> of your weekly earnings to a maximum of <b>\$2,885</b> per week	<b>26</b> weeks

## Important Note About STD Benefits

If you live in a state that has statutory disability benefits or if your state offers paid leave, then you may have access to disability benefits under the state plan. Sodexo STD benefits will be offset by the benefits you are eligible for under a state disability or leave plan.

<sup>1</sup> Certain employees subject to collective bargaining agreements are eligible to participate in this Plan only to the extent provided for in the collective bargaining agreement.

## Long-Term Disability (LTD)

Enrollment into LTD is not automatic. You can elect LTD coverage when you first become eligible. If you enroll at a later time, you will be required to complete EOI. Coverage will begin once your EOI has been reviewed and approved by the insurance company.

	Benefit Amount	Maximum Length of Benefit Payments
<b>Voluntary Hourly LTD</b>	Up to <b>60%</b> of your pay each month to a maximum of <b>\$2,000</b> per month	Varies by age and disability
<b>Voluntary Salaried LTD</b>	Up to <b>60%</b> of your pay each month to a maximum of <b>\$15,000</b> per month	Varies by age and disability



Visit [newyorklife.com/group-benefit-solutions/mydisabilityplans](https://newyorklife.com/group-benefit-solutions/mydisabilityplans) for more information.

Go to [mynylgbs.com](https://mynylgbs.com) to register and manage your claims.





# Cyber & Identity Theft Protection

Help protect yourself and your family.

Guard your identity, online privacy and personal devices with the Norton LifeLock Benefit Premier ID Theft Plan. Once enrolled, Norton LifeLock gives you access to a variety of programs and features, such as:

- ✓ **Device security** to protect your mobile devices, tablets and computers from hackers, viruses, malware and other online threats
- ✓ **Identity alerts with credit monitoring** to let you know if there is fraudulent or suspicious activity, including new account openings, credit card usage and data breaches
- ✓ **Social media monitoring** to notify you of suspicious links, account takeover attempts or inappropriate content
- ✓ **Norton™ Secure VPN** to protect your online privacy
- ✓ **Genie Scam Protection Pro** is an enhanced feature (at no additional cost) that can proactively scan incoming calls, emails, texts and websites in real time to identify any scams or malicious activity
- ✓ **Parental control** to help you monitor your child's online activities so they stay safe
- ✓ **Million Dollar Protection™ Package** to reimburse stolen funds, cover personal expenses and provide coverage for lawyers and experts, up to \$1 million each



The Norton LifeLock Benefit Premier ID Theft Plan is open to all benefits-eligible employees. You can enroll, change or cancel coverage at any time by visiting **SodexoBenefitsCenter.com** or calling **855-668-5040**.

# Pet Wellness

## Get reimbursed for pet healthcare costs with Wagmo.

Wagmo Pet Wellness helps you get reimbursed for the routine and preventive care you give your pet, all year round. Different from pet insurance, which covers unexpected accidents and illnesses, pet wellness focuses on everyday care. Wagmo Pet Wellness helps pet parents manage healthcare costs for cats and dogs regardless of age, breed or pre-existing conditions.

## Covered Services

You can keep your pets happy and healthy and get reimbursed in under 24 hours for services such as:

- Routine exams
- Vaccines
- Blood work
- Grooming
- And more!

It also gives you exclusive access to perks like discounts on pet sitting and medication, and 24/7 telehealth support with VETalk.

Choose the plan that fits your budget and pet needs, starting at just \$22 a month.

## To enroll in this benefit:

- ✓ Visit [go.wagmo.io/pwenroll](https://go.wagmo.io/pwenroll)
- ✓ Fill out information for you and your pet(s) and enter your payment method
- ✓ Coverage begins as soon as you complete your enrollment, and you'll pay Wagmo directly and not through typical payroll deductions



# 401(k) Savings Plan

The Sodexo 401(k) Savings Plan offers before-tax, after-tax and Roth 401(k) options (or a combination of all three), plus matching employer contributions and access to personalized investment advice from professionals.

With the 401(k) Savings Plan through **Voya**:

- In general, you can save 1% – 50% of your salary, up to IRS limits, in before-tax, after-tax and/or Roth contributions
- Sodexo contributes 50 cents for each dollar you contribute, up to the first 6% of your pay
- You're 100% vested in the employer match after three years (you own this money and can take it with you if you leave the company)
- You get online advice for free or professional management advice for a fee

As a new employee who is eligible to participate in the Plan, you are automatically enrolled. You have the option to enroll or opt out of the Plan within 30 days after your date of hire. If you do not opt out, you will be automatically enrolled at 1% of your eligible pay. Be sure to designate your beneficiary after you enroll.

**Note:** Sodexo Live! (non-ADP) and union employees eligible to participate in the Sodexo 401(k) plan will have to actively enroll in the 401(k) to have coverage.



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

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

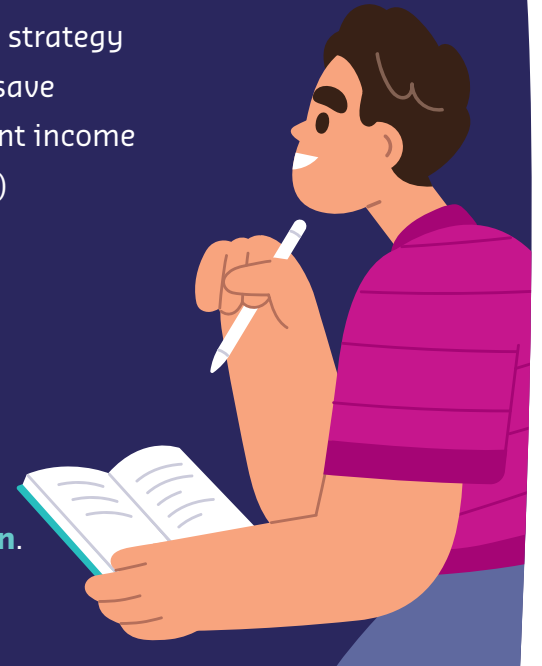
## Let Voya help you improve your savings strategy.

Voya Retirement Advisors can help you:

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



Check out **Voya Learn** at **[Voya.com/VoyaLearn](https://www.Voya.com/VoyaLearn)**.







## Ups, Downs And Everything In Between

Does taking a day off and getting employee discounts improve the quality of your life? We think so. Explore these benefits designed to put a smile on your face.

### Time Off

Sodexo offers multiple ways to take time off to take care of yourself, enjoy friends and family or do whatever you need.

#### Sick Leave

Eligible employees have at least five sick days per calendar year, which can also be used for family care. For hourly employees, eligibility for sick leave and how much you earn varies by work location. Note that your accrual rates and waiting periods may vary based on any state or local sick leave laws where you work.

### Holidays

Generally, Sodexo offers eight holidays per year. Holidays can be paid or unpaid and vary by work location.

### Vacation Leave

The amount of vacation leave you earn and carry over is based on your employee classification, length of service, work location and the policy at your unit. Contact your manager for more information on your eligibility and accrual rate.

### Personal Days

Three days per calendar year are available to salaried (class 1 – 4) employees who do not work in California. These days cannot be carried over.

### Other

Sodexo provides eligible employees with time off for jury duty and up to three days of bereavement leave. For information about Family Medical Leave and Military Leave, call your Human Resources representative at **855-763-3964** (the PeopleCenter), ask your manager or visit the **HR Portal**.



**Note:** Time off for Sodexo Live! (non-ADP) employees may vary from what is listed on this page. Sodexo Live! (non-ADP) employees should contact their local HR representative with any questions regarding time off.



## Discounts

Enjoy exclusive discounts and deals as a Sodexo employee on:

- Cell phones
- Computers
- Flowers
- Mortgage loans
- Rental cars
- Tax prep
- Travel
- Vision
- And more!

Visit the [HR Portal](#) to learn more.

## Tuition Reimbursement

Sodexo will help you pay for school. You can be reimbursed up to \$5,000 for classes pre-approved by your manager and taken through accredited institutions.

To receive reimbursement, you must have one year of continuous service with Sodexo. And you need to receive a C grade or better in the class (whether in a classroom or online).

## Direct Deposit

For fast, hassle-free access to your pay, sign up for Direct Deposit or Money Network Service. For more information about these programs or to view your paychecks online, visit the [HR Portal](#).

**Note:** Tuition Reimbursement and Direct Deposit processes for Sodexo Live! (non-ADP) employees may vary from what is listed on this page. Sodexo Live! (non-ADP) employees should contact their local HR representative with any questions regarding Tuition Reimbursement or Direct Deposit.

# Adoption Assistance

After one year of continuous service, eligible employees may receive reimbursement for Qualified Adoption Expenses incurred, up to \$8,000, for the adoption of an eligible child. Visit the **HR Portal** for information.

# Credit Unions

Enjoy the perks of a credit union. Contact the credit unions below to discover products and services available to you and your family.

## USALLIANCE Financial Credit Union

 [usalliance.org](https://usalliance.org)

 800-821-7280

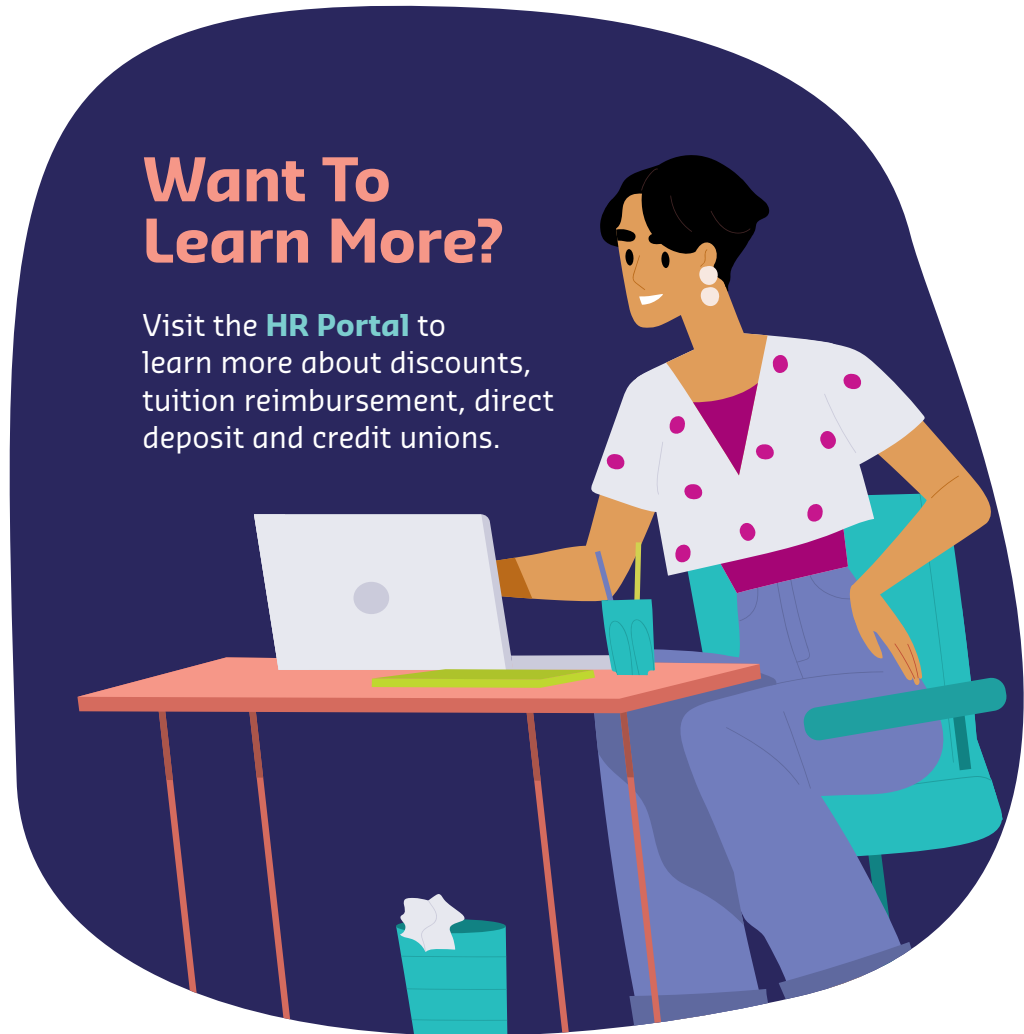
## First Commonwealth Federal Credit Union

 [firstcomcu.org](https://firstcomcu.org)

 888-821-2400

## Want To Learn More?

Visit the **HR Portal** to learn more about discounts, tuition reimbursement, direct deposit and credit unions.



# Enroll

Now that you've reviewed your new Sodexo benefits, it's time to enroll.

Some benefits you get automatically; others you must elect during your new hire enrollment window. And the easiest way to enroll is online at [SodexoBenefitsCenter.com](https://SodexoBenefitsCenter.com) (also available in Spanish and other languages) or through the Alight Mobile app. You can also enroll by phone at **855-668-5040**.

Once you complete your enrollment, a Confirmation of Enrollment will be sent to your home address on record and you should verify that your elections are correct.



**Important!** Although you have 30 days to enroll, coverage and payroll deductions to support your benefit elections will start on your date of hire, and you're responsible for paying for your coverage back to that date. Elections should be made as soon as possible to avoid large deduction impacts to your paycheck.

## How To Enroll

Follow these steps to elect the benefits you need.



# 1

### Review

Review all materials you receive, including your new hire enrollment worksheet that shows the weekly benefits costs, so that you understand your options.

# 2

### Decide Who To Cover

Think about whether you want to cover yourself only, your spouse/domestic partner and/or your child(ren), as this will affect what you pay for coverage.


# 3

### Enroll

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

 [SodexoBenefitsCenter.com](https://SodexoBenefitsCenter.com)

 Download the Alight Mobile app

 Call **855-668-5040**, 8 a.m. – 8 p.m. ET, Monday through Friday

# Using The Sodexo Benefits Center

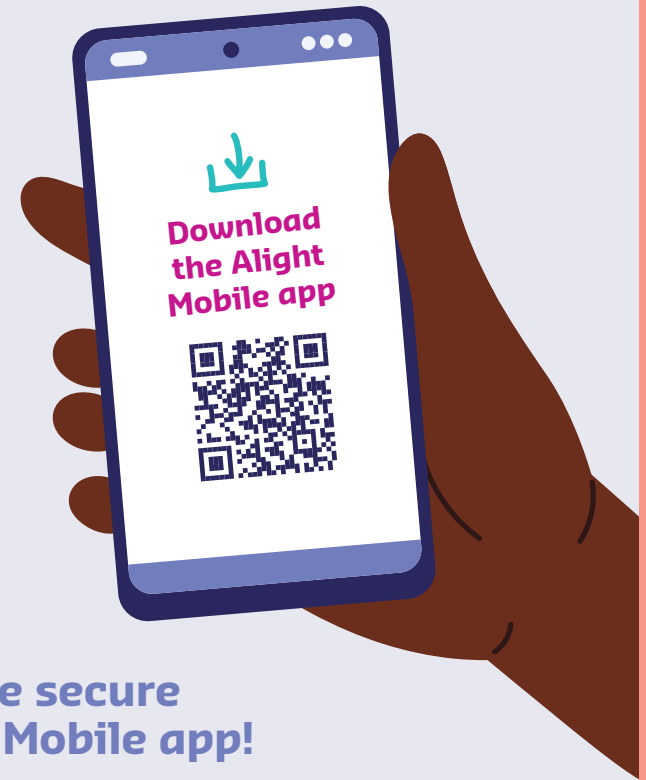
Data security is a must-have and important to Sodexo.

The Sodexo Benefits Center has protocols when accessing your personal information. To get specific account information, your benefits must be fully secured with a password or one-time code when you go to [SodexoBenefitsCenter.com](https://SodexoBenefitsCenter.com), or with a PIN or One Time Code when you call the Sodexo Benefits Center.

To get started as a first-time user, you log in to the Sodexo Benefits Center website and create a web user ID and password and a phone PIN, and input your security questions and answers. Then, register your device or contact the Sodexo Benefits Center (**855-668-5040**) and follow the prompts to create a phone PIN. You will automatically be sent a web password via email or postal mail. You can also talk to a Customer Service Representative who can help you create a PIN.



[SodexoBenefitsCenter.com](https://SodexoBenefitsCenter.com) is available in Spanish. Just choose Spanish under languages on the top of the homepage.



## Use the secure Alight Mobile app!

You can use the Alight Mobile app to access the Sodexo Benefits Center anytime. To get the app, log in to [SodexoBenefitsCenter.com](https://SodexoBenefitsCenter.com) and add your phone number under your profile. Then, download the Alight Mobile app from the Apple or Google Play Store, open the app, search “Sodexo” in the employer drop-down menu, enter your username and password, and tap sign in. Enter the access code that was texted to your mobile phone number. Be sure to set up mobile biometrics (touch or face ID, depending on your device), which you can use to easily log in to the website or when you call the Sodexo Benefits Center.

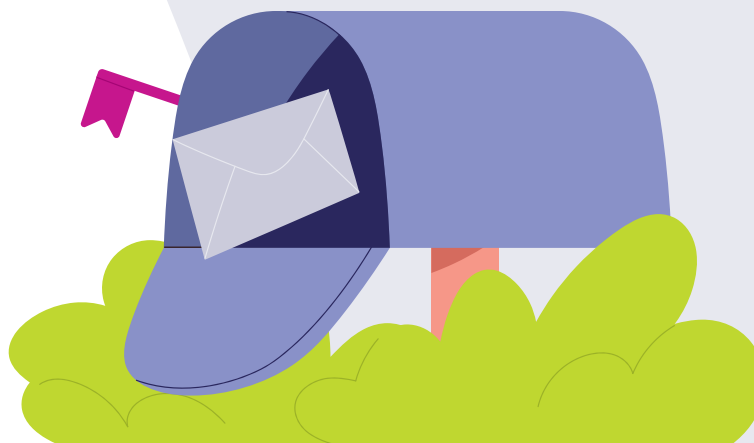
## Once You're Connected...

- Select your communication preference (mail, email, text messages) so we know how you want to receive benefits materials
- Chat with a benefits specialist or schedule an appointment to walk through the enrollment process
- Use the Intelligent Virtual Assistant (IVA) virtual tool equipped with a unique conversational AI capability and architecture that allows it to understand a variety of requests and respond in real time, consistently and conversationally
- Grant access for your spouse/domestic partner by selecting Your Profile > Allow Shared Access
- Update your password (which expires every 180 days). And if you need to change it or forget what it is, select Forgot User ID or Password?

## Tell Us How You Want To Receive Materials

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

- ✓ Go to **SodexoBenefitsCenter.com**
- ✓ Click **Manage Communications** under the **My Profile** icon ⓘ
- ✓ Input your information (including adding your email and mobile phone to get text messages)
- ✓ Select **Delivery Preference** and choose postal mail or email, then save





# Enrollment Checklist

Tear off and use this checklist to help get set up with your Sodexo benefits.

## Enrolling In Benefits

- ☐ Register at [SodexoBenefitsCenter.com](https://SodexoBenefitsCenter.com) to find benefits information and enroll in, cancel or make changes to benefits or call the Sodexo Benefits Center at **855-668-5040**, 8:00 a.m. – 8:00 p.m., ET  
**Important:** You have **30 days** to enroll in benefits from your date of hire, and you will be responsible for covering costs starting from your hire date. It is crucial to make your enrollment promptly to prevent retroactive charges.
- ☐ The **HR Portal** includes benefits, payroll and other resources. You will have access to the **HR Portal** when you are hired<sup>1</sup>
- ☐ View the **New Hire Video** on [SodexoBenefitsCenter.com](https://SodexoBenefitsCenter.com) or the **HR Portal**
- ☐ Your eligibility for **Paid Time Off** varies based on your location and work status. Contact your manager for details. Available and used time off balances can be found on your paycheck<sup>2</sup>
- ☐ Find information on Sodexo's **401(k) Retirement Savings Plan** at [MySodexoSavingsPlan.com](https://MySodexoSavingsPlan.com) or call **866-769-7526**. You will automatically be enrolled at 1% 30 days after your first day with Sodexo. Participation is voluntary, so you can make changes or cancel at any time<sup>3</sup>
- ☐ Register at [liferesources.us.sodexonet.com](https://liferesources.us.sodexonet.com) (group code: sodexo) to learn more about the Life Resources Employee Assistance Program (EAP) or call **888-491-5344**

## After You Enroll

- ☐ Submit required documentation for enrolled dependents to the Sodexo Benefits Center
- ☐ Review the Confirmation Statement mailed or emailed to you to be sure it matches your enrollment choices. Call the Sodexo Benefits Center for discrepancies
- ☐ Once your benefits are active, verify the payroll deductions are accurate on your paycheck
- ☐ If you enroll in a health or vision plan, look for ID cards at your home a few weeks after you enroll

<sup>1</sup> Sodexo Live! (non-ADP) employees generally do not have access to the **HR Portal**.

<sup>2</sup> Sodexo Live! (non-ADP) employees should direct PTO balance inquiries to their manager, if balances are not available on their paystub.

<sup>3</sup> Sodexo Live! (non-ADP ) and union employees eligible to participate in the Sodexo 401(k) plan will have to actively enroll in the 401(k) to have coverage.

Contact Information	Contact	Phone	Web
General Enrollment Questions, Resources And SPDs/SBCs	Sodexo Benefits Center	855-668-5040	SodexoBenefitsCenter.com
Advocacy Services	Sodexo Benefits Center	866-888-3203	SodexoBenefitsCenter.com
Information About The Marketplace	Sodexo Coverage Resources	855-668-5040	sodexocoverageresources.com
Payroll	Employee Service Center	877 PAYSXO (877-729-7396)	portal.adp.com
Health Plans	Anthem Health Plan options	833-613-5038	anthem.com/mcr/sinc-healthplan
	Kaiser Permanente (HMO Plans)	California: 800-464-4000 Colorado: 855-249-5005 Mid-Atlantic (D.C., MD, VA): 800-777-7902 Georgia: 888-865-5813 Hawaii: 800-966-5955	choose.kp.org/sodexo
	HMSA (Hawaii)	HMSA PPO: 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	877-321-1002	express-scripts.com/MyRx96L3
Health Savings Account (HSA)	Anthem Spending Accounts	833-615-5038	anthem.com
No-Cost Surgery Benefit (for Anthem participants)	Carrum Health	888-855-7806	carrum.me/sodexo
Virtual Physical Therapy (for Anthem participants)	Hinge Health	855-902-2777	hinge.health/sodexo
Dental Plan ID number 0314886	MetLife	800-942-0854	metlife.com/mybenefits
Vision	EyeMed	866-299-1358	eyemed.com
Employee Assistance Program	Life Resources	888-491-5344	liferesources.us.sodexonet.com (Group code: sodexo)
Supplemental Insurance Plans	Unum	800-635-5597	learn.unum.com/mysupplementalplans
Flexible Spending Accounts (Health Care and Family Care)	Smart-Choice Accounts	855-668-5040	SodexoBenefitsCenter.com
Life and AD&D Insurance	Securian	877-282-1936	securian.com/your-insurance
Disability	New York Life	888-842-4462	newyorklife.com/group-benefit-solutions/ mydisabilityplans mynylgbs.com (File A Claim)
Identity Theft Protection	Norton LifeLock Benefit Solutions	800-607-9174	norton.com/ebsetup (Register) my.norton.com (Access Account)
Pet Wellness Benefit	Wagmo	855-836-8785	go.wagmo.io/pwenroll
401(k) Savings and Retirement Plan	Voya	866 7 MY PLAN (866-769-7526)	mysodexosavingsplan.com
Employee Discounts	The HR Portal		hr-portal.sodexonet.com/usa

# Important Benefits Details

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

## Adding Dependents

If you add dependents to your coverage, you'll need to provide proof of eligibility. Required documentation includes marriage certificates, domestic partner affidavits, adoption papers and birth certificates. Look for information from Dependent Verification.

## ID Cards

If you enroll in a health or vision plan, ID cards will be sent to you. If you enroll in an Anthem health plan, you'll receive two ID cards; one ID card for Anthem and another ID card for your pharmacy benefits through Express Scripts. If you enroll in the Anthem Savings or Basic Health Plan option and contribute to an HSA, or participate in the Health Care Spending Account, a debit card will be mailed to you. Dental ID cards are not mailed. You may access your dental ID card online at [metlife.com/mybenefits](https://metlife.com/mybenefits).

## 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://SodexoBenefitsCenter.com).

## Employees In Hawaii: Cancel Or Decline Coverage

If you wish to cancel or decline Sodexo health coverage, call the Sodexo Benefits Center at **855-668-5040** or go online at [SodexoBenefitsCenter.com](https://SodexoBenefitsCenter.com) to make the change and obtain a Hawaii State Waiver Form. Return your completed form to the Sodexo Benefits Center.

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 life event.



### Questions?

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

# Resources

## Helpful Tools To Use

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

1

### 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.

2

### Estimating Expenses

When you elect your health plan, the **Medical Expense Estimator** tool will ask questions about your medical and prescription drug usage and recommend a health plan for you based on this information. Find this tool on the Sodexo Benefits Center website.

3

### HSA Modeling Tool

The **HSA Modeling Tool**, available on the Sodexo Benefits Center website, will help you learn more about HSAs and show you the value of your HSA in the future. Check it out as you're going through enrollment!

Very cool tool!



Find these tools and resources at **SodexoBenefitsCenter.com**.



4

## 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.

5

## Health Plan Comparison Charts<sup>1</sup>

See a side-by-side comparison of the health 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 and Coverage (SBC), at [SodexoBenefitsCenter.com](https://www.sodexo.com/benefits-center). You can also obtain a hard copy of the SBC by calling **855-668-5040**.

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

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## Benefits App

Download our **Alight Mobile 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).

Download the  
Alight Mobile app



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## Life And Disability Tools

Use the **Securian Life Insurance Estimator** to determine coverage levels that fit your needs. Available for both you and your spouse:

- Hourly employees:  
[lifebenefits.com/sodexohourly](https://lifebenefits.com/sodexohourly)
- Salaried employees:  
[lifebenefits.com/sodexosalary](https://lifebenefits.com/sodexosalary)

Use the **New York Life Disability Insurance Calculator** to estimate your income protection needs located on the [HR Portal](#), search Disability Calculator.

8

## 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 and Coverage (SBCs) for health plan options located on the [HR Portal](#) and at [SodexoBenefitsCenter.com](https://SodexoBenefitsCenter.com) > **Health & Insurance > Plan Information.**

If you would like a hard copy of an SBC, you can call the Sodexo Benefits Center at **855-668-5040**.

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## General Support

View the 2026 Benefits Question & Answers PDF on the [HR Portal](#) and at [SodexoBenefitsCenter.com](https://SodexoBenefitsCenter.com) to find answers to common questions.



### Need more information?

Refer to the Summary of Benefits and Coverage (SBCs) for health plan options at [SodexoBenefitsCenter.com](https://SodexoBenefitsCenter.com) > **Health & Insurance.**







## Need More Information?

Summary Plan Descriptions (SPDs) are documents that describe your coverage and rights under the Sodexo Benefit plans. When you enroll in Sodexo-sponsored employee benefit plans, you affirmatively consent to have all plan documentation furnished to you electronically. You further agree and acknowledge that all Sodexo-sponsored plan documentation, including but not limited to a plan's SPD, Summary of Benefits and Coverage (SBC) and Legal Notices and Provisions, will be communicated online to you by posting notices, disclosures and other communication on [SodexoBenefitsCenter.com](https://SodexoBenefitsCenter.com).

To find Sodexo SPDs and SBCs for health plans, visit [SodexoBenefitsCenter.com](https://SodexoBenefitsCenter.com) > **Health & Insurance**. You can also use the quick link on the homepage of [SodexoBenefitsCenter.com](https://SodexoBenefitsCenter.com).

You have the right to have any document online provided in paper form or request to receive certain documents via email. If you need assistance finding a document, want a document emailed to you or want to request a printed copy of an SPD, SBC or any other plan documentation, please call the Sodexo Benefits Center at **855-668-5040** (8 a.m. – 7 p.m.) ET, Monday – Friday.



The benefits listed in this brochure give a general overview of the benefits package provided to non-temporary eligible employees or full-time hourly employees, 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 insurance policy, the information in the Plan Document or policy governs. The Plan Administrator reserves the right to resolve any ambiguity in this document.