

Flowers Foods strives to provide a competitive benefits package. The benefits summarized here may vary, depending on the location where you work and your participation in a collective bargaining unit. Check with your Human Resources Team for complete details.

Medical Anthem Blue Cross Blue Shield (BCBS) – Blue Card PPO Nationwide Network

Both plans include preventive care covered at 100% in-network with no deductible and coverage for physician visits, hospital stays, and prescription drugs.

In-Network Services	Amount You Pay	
	PPO Plan	PPO Plus Plan
Annual Deductible	\$300/per person \$900/maximum for families	\$1,500/employee-only coverage \$3,000/family coverage
Annual Out-of-Pocket Maximum	\$2,600/per person \$7,800/maximum for families	\$3,000/per person \$6,000/maximum for families
Preventive Care	0%, no deductible	0%, no deductible
Physician Visits, Outpatient Surgery, and Most Other Services	25% after deductible	15% after deductible
Company Contribution to HSA <i>(Contributed weekly throughout the year)</i>	None	\$500/employee \$1,000/employee + dependents

Prescription Drugs <i>Administered by Express Scripts</i>	PPO Plan	PPO Plus Plan
	Retail (up to a 34-day supply) or Mail Order (up to a 90-day supply)	
Generic Drugs	0% after annual deductible	0% after annual deductible
Brand Drugs <i>(Includes specialty drugs)</i>	25% after annual deductible	15% after annual deductible

Dental Anthem BCBS

Benefit	In- and Out-of-Network Services
Annual Deductible	\$50/per person <i>(does not apply to diagnostic and preventive care)</i>
Annual Maximum Benefit	\$2,000/per person <i>(excluding orthodontia)</i>
What You Pay After the Deductible	<ul style="list-style-type: none"> 0% for Diagnostic and Preventive Care <i>(cleanings, x-rays)</i> 20% for Basic Care <i>(fillings, oral surgery)</i> 50% for Major Care <i>(bridges, crowns, implants)</i>
Orthodontic Care	50% up to \$2,500 lifetime benefit for dependent children

Vision Anthem Blue View Vision

In-Network Services	Amount You Pay
Routine Eye Exam <i>Every 12 months</i>	\$10 copay
Frames <i>Every 24 months</i>	\$130 allowance, 20% off any remaining balance
Base Lenses <i>Every 12 months</i> <ul style="list-style-type: none"> Single Vision Lens Bifocal Lens Trifocal Lens Lenticular Standard Progressive 	<ul style="list-style-type: none"> \$25 copay \$25 copay \$25 copay \$25 copay \$65 copay in addition to bifocal copay
Contact Lenses <i>Every 12 months in lieu of eyeglass lenses</i> <ul style="list-style-type: none"> Medically Necessary Elective Disposable 	<ul style="list-style-type: none"> Covered at 100% \$130 allowance, 15% off any remaining balance

Medical and dental coinsurance percentages are based on allowed amounts.

Health Savings Account (HSA) and Flexible Spending Accounts (FSAs)

HealthEquity

HSA

If you enroll in the **PPO Plus** plan, Flowers will automatically set up an HSA in your name and contribute \$500 for employee-only coverage or \$1,000 if you cover dependents, in equal amounts throughout the plan year.

- You can contribute money to the account tax-free, up to annual IRS limits
- Money in the account rolls forward year after year
- Use tax-free money in the account to pay for eligible medical, dental, and vision expenses, including deductibles and coinsurance

FSAs

You can set aside a specific amount of pre-tax money from your paycheck to pay for eligible expenses each year. Keep in mind that any amount left in your FSA at year-end will be forfeited.

Health Care FSA

- Can only be used if you enroll in the **PPO** plan
- Used for eligible medical, prescription drug, dental, and vision expenses
- Contribute from \$100 to \$2,600

Dependent Care FSA

- Not dependent on your medical plan election
- Used for eligible dependent child care or elder care expenses *(such as day care, after-school care or adult care)*
- Contribute from \$100 to \$5,000

Life and Accidental Death & Dismemberment Insurance

Standard Insurance Co.

Basic Coverage	Supplemental Coverage	Dependent Coverage
Flowers Foods automatically provides Basic Life Insurance and Accidental Death & Dismemberment (AD&D) equal to one times your base annual salary.	You may elect to purchase Supplemental Life in \$10,000 increments up to a guaranteed issue amount of \$250,000. Your election includes an equal amount of AD&D coverage.	You may purchase \$15,000 of coverage per dependent.

Disability The Hartford

Short-Term Disability	Long-Term Disability
Short-Term Disability coverage is provided by Flowers at no cost to you and includes benefits payable up to 26 weeks, if approved by The Hartford. Please see your Human Resources Team for detailed information on benefits available to you.	You have the option to purchase supplemental Long-Term Disability coverage equal to 60% of your pre-disability earnings. Please see your Human Resources Team for detailed information on benefits available to you.

Voluntary Benefits MetLife

Accident Insurance	Hospital Indemnity Insurance	Critical Illness Insurance
Provides cash payments for emergency treatment, follow-up treatment, hospitalization, and accidental death associated with any accident that occurs while off the job.	Helps pay the out-of-pocket costs associated with a hospital stay for covered accidents and sickness, including benefits for inpatient and outpatient services. The plan is designed to provide financial assistance to enhance your current coverage.	Pays a lump-sum benefit directly to you if you are diagnosed with a covered condition. You can use this money however you choose: deductibles and coinsurance or expenses your family may incur.

Identity Theft Coverage InfoArmor

When you enroll in the PrivacyArmor Plus plan, you can take advantage of benefits such as:

- Identity and credit monitoring
- Annual credit report and monthly credit score tracking
- Social media reputation monitoring
- Full-service identity restoration
- \$1,000,000 identity theft insurance policy
- Digital exposure report

401(k) Retirement Plan Empower Retirement

Employee Contribution	Company Matching Contribution	Company Basic Contribution
<ul style="list-style-type: none"> • You can contribute 1% to 100% of your base salary to your 401(k) up to the IRS annual limit. If you are over age 50, you are eligible to make an additional catch-up contribution each year. • All employee contributions are made on a pre-tax basis from your paycheck and are always 100% vested. • New employees who do not make a voluntary contribution are automatically enrolled at a 3% contribution rate. • The contribution rate will automatically increase by 1% each year until it reaches 10%, unless you make a change. • You can opt-out of the automatic enrollment or change your contribution at any time. 	<ul style="list-style-type: none"> • If you contribute to the plan, the company will make a matching contribution of 50% of the first 6% that you contribute. • The maximum matching contribution is 3% of your base salary. The company's matching contribution is 100% vested after three years. 	<ul style="list-style-type: none"> • The company contributes the equivalent of 3% of your base salary into your 401(k) account each week.* This contribution is not linked to how much you choose to contribute. • The company's basic contribution to your 401(k) is 100% vested after two years.

* If you are eligible for Flowers Foods' bonus program, the company also contributes the equivalent of 3% of your bonus.

Employee Assistance Program

Anthem BCBS

Free confidential support and expert resources available to you and your family 24/7.

Sons & Daughters Scholarship

Scholarship America

Flowers Foods offers ten renewable \$1,000 scholarships awarded annually to children of employees with two or more years of service. Children must be high school seniors or graduates up to age 25. The deadline to submit an application each year is April 1.

Children of employees who are at the vice president-level or higher at Flowers Foods subsidiaries or director-level or higher at the corporate headquarters are not eligible.

Flowers Employees Credit League

A member-owned cooperative not affiliated with, or an agent of, Flowers Foods or its subsidiaries, which offers financial services including loans, lines of credit, and insurance.

- New/used vehicle loans
- Regular share accounts
- Christmas/vacation club accounts
- Share certificates of deposit
- Individual retirement accounts
- Auto/homeowners insurance

Please see your Human Resources Team for membership applications.