



UNFI 2026

Benefits Guide

Benefits to Support the Whole You.

*This guide applies to certain associates participating in the UNFI-sponsored benefit programs and plans. This information may not apply to certain part-time associates or certain other associates. This information also may not apply to certain union-represented associates unless specifically provided in a collective bargaining agreement. Email the **Associate Contact Center** at ACCInquiry@unfi.com or call **1-800-969-9688** for information on eligibility. UNFI reserves the right to amend or terminate the programs and plans in whole or in part at any time. This guide summarizes certain benefit programs. In the event of a conflict between this guide and the official plan or program documents, or if there is an issue this guide does not address, the official documents will govern.*

Choose Your Benefits

UNFI offers benefits and programs that work together to support your physical, mental and financial wellbeing, so you can be your best and we can work toward a better future together. Review this Benefits Guide for an overview of your 2026 UNFI benefits and programs.

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Get Rewarded for Wellness

Save \$900 toward the cost of your medical premiums! All you need to do is participate in *Healthy Pursuits*, UNFI's Wellness Program.

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Health Insurance Marketplace Options: FAQs

Key 2026 Dates

- **January 1:** A new year, a new deductible. Don't forget, insurance deductibles start over January 1
- **February 28:** Earn 15,000 *Healthy Pursuits* points
- **March 31:** Filing deadline for 2025 FSA Claims for **Health Care FSA** and **Dependent Day Care/Eldercare FSA**.
- **May 31:** Earn 15,000 *Healthy Pursuits* points
- **August 31:** Earn 15,000 *Healthy Pursuits* points

Health Care

Medical

UNFI offers five comprehensive medical options to support your health. The HDHP Basic, HDHP w/ HSA, EPO and PPO options are administered by **Anthem (BCBS)** or **UnitedHealthCare (UHC)** depending on your primary home ZIP code. The fifth option – **Kaiser Permanente HMO** – is available to associates residing in California, Oregon, Washington and Hawaii. The Kaiser HMO plan design may vary slightly based on your geographic location.

Associates in Hawaii: Due to state requirements, the only medical option available to associates working in Hawaii is the Kaiser HMO-Hawaii option.

Overview

- **HDHP Basic:** \$6,000 Associate-Only deductible; compatible with a **Health Savings Account (HSA)** to which you may contribute up to \$4,400 for Associate-Only coverage and up to \$8,750 for Associate and Family Levels; must use in-network providers (except in emergencies)
- **HDHP w/ HSA:** \$1,800 Associate-Only deductible; comes with an HSA to which UNFI contributes \$350 for Associate-Only coverage and \$700 for Associate and Family Levels; you may contribute up to \$4,050 for Associate-Only coverage and up to \$8,050 for Associate and Family Levels
- **EPO:** \$1,500 Associate-Only deductible; no HSA; must use in-network providers (except in emergencies); limited provider network; only available in certain areas
- **PPO:** \$700 Associate-Only deductible; no HSA
- **Kaiser HMO:** \$700 Associate-Only deductible; no HSA; must use in-network providers (except in emergencies); limited provider network; only available in certain areas

Check your network. To see who your medical administrator is and if the EPO or Kaiser HMO is offered where you live, sign in to the **HR Self-Service Portal (hrportal.unfi.com)** > *My Benefits* tile > *Benefits Info* tile > *Medical ZIP Code Lookup*

Stay healthy with free preventive care!

All five options cover preventive care at 100% when you see an in-network provider (not subject to deductible).

In-Network Medical Benefits

Annual Deductible

The amount you pay before coinsurance begins. In-network and out-of-network deductibles do *not* cross-apply. Here's how the deductible works:

- **HDHP Basic and HDHP w/ HSA:** These options have a *true family deductible*. This means the full deductible must be reached before you start paying coinsurance for services.
- **EPO and PPO:** These options have an embedded deductible. This means for all coverage levels (except Associate-Only) once any covered family member meets the \$1,500 (EPO) or \$700 (PPO) Associate-Only deductible, you start paying coinsurance for that person's services even before reaching the full deductible.

	HDHP Basic	HDHP w/ HSA	EPO	PPO
Associate-Only	\$6,000	\$1,800	\$1,500	\$700
Associate and Family	\$12,000	\$3,600	\$3,000	\$1,400

Annual Deductible – Kaiser

	HMO CA	HMO OR	HMO WA	HMO HI
Associate-Only	\$250	\$250	\$250	None
Associate and Family	\$500	\$500	\$500	None

What You Pay for Covered Services

Here's what you pay for **in-network services**. Review rates on the **HR Self-Service Portal** (hrportal.unfi.com).

	HDHP Basic	HDHP w/ HSA	EPO	PPO
Coinsurance <i>How you and the plan share covered expenses, after the deductible</i>	0%	20%	20%	20%
Preventive Care	\$0	\$0	\$0	\$0
Office Visit <i>Primary care physician or specialist</i>	\$0, after deductible	20%, after deductible	\$40 copay	\$40 copay
Urgent Care	\$0, after deductible	20%, after deductible	20%, after deductible	\$60 copay
Emergency Room	\$0, after deductible	20%, after deductible	20%, after deductible	\$150 copay

Covered Services – Kaiser

	HMO CA	HMO OR	HMO WA	HMO HI
Preventive Care	\$0	\$0	\$0	\$0
Office Visit <i>Primary care physician or specialist</i>	\$10 copay	\$10 copay	\$10 copay	\$15 copay; \$0 for children age 0–17 years for routine and primary care
Urgent Care	\$10 copay	\$10 copay	\$10 copay	\$15 copay; 20% coinsurance (out of area)
Emergency Room	10%, after deductible	10%, after deductible	10%, after deductible	\$100/visit; copay is waived if admitted as an inpatient
Inpatient Hospital Care	10%, after deductible	10%, after deductible	10%, after deductible	10%
Outpatient Diagnostics & X-Ray	\$10 copay	\$10 copay	\$10 copay	Basic: \$15/day Specialty: 20%

Out-of-Pocket Maximum (OOPM)

Annual limit on your share of covered medical and prescription drug expenses, including deductibles, coinsurance and copays. In-network and out-of-network OOPM do not cross-apply. Each medical option has an *embedded individual OOPM*, which means once a covered family member meets the Associate-Only OOPM amount, the plan will begin to pay 100% for that family member's covered expenses even if the full OOPM has not been reached.

	HDHP Basic	HDHP w/ HSA	EPO	PPO
Associate-Only	\$6,000	\$6,000	\$6,000	\$6,000
Associate + Spouse or Associate + Child(ren)	\$12,000	\$12,000	\$12,000	\$12,000
Associate and Family	\$12,000	\$12,000	\$12,000	\$12,000

OOPM – Kaiser

	HMO CA	HMO OR	HMO WA	HMO HI
Associate-Only	\$3,000	\$3,000	\$3,000	\$2,500
Associate and Family	\$6,000	\$6,000	\$6,000	\$7,500

Summary of Benefits and Coverage (SBC)

Choosing a medical option is an important decision. To compare important plan details, review SBCs on the **HR Self-Service Portal (hrportal.unfi.com)** > *My Benefits* tile > *Benefits Info* tile. For a free paper copy, call the Associate Contact Center at **1-800-969-9688** or email ACCInquiry@unfi.com.

Prescription Drugs

When you enroll in a UNFI medical plan, you automatically receive prescription drug coverage.

- **HDHP Basic, HDHP w/ HSA, EPO, PPO:** Coverage is through **Express Scripts**
- **Kaiser HMO:** Coverage is through **Kaiser Permanente**

Here's a high-level overview of your prescription drug benefits.

Find your local pharmacy.

Go to **Express Scripts** ([express-scripts.com](https://www.express-scripts.com)) or **Kaiser Permanente** (select.kaiserpermanente.org/unfi) to find an in-network pharmacy close to you.

In-Network Prescription Drug Benefits

Annual Deductible

	HDHP Basic	HDHP w/ HSA	EPO	PPO
Deductible	Combined with medical	Combined with medical	N/A	N/A

What You Pay

Retail Pharmacy: Up to 30-day Supply

	HDHP Basic	HDHP w/ HSA	EPO	PPO
Generic	\$0, after deductible	20%, after deductible	\$10 copay	\$5 copay
Brand Formulary	\$0, after deductible	20%, after deductible	20%	\$30 copay
Brand Non-Formulary	\$0, after deductible	20%, after deductible	20%	\$45 copay
Specialty*	\$0, after deductible	20%, after deductible	20%	\$75 copay

* **EPO and PPO Medical Options:** Specialty drugs (up to 30- or 90-day supply) are covered as listed above unless included on the SaveOnSP Specialty Drug list, which are subject to a set 30% coinsurance. The coinsurance will not count toward your deductible or out-of-pocket maximum.

Retail Pharmacy: Up to 30-day Supply – Kaiser

	HMO CA	HMO OR	HMO WA	HMO HI
Generic	\$10 copay	\$10 copay	\$10 copay	\$10 copay; \$3 for maintenance drugs copay
Brand Formulary	\$30 copay ¹	\$30 copay ¹	\$30 copay	\$45 copay
Brand Non-Formulary	\$30 copay ^{1,2}	\$30 copay ^{1,2}	Applicable generic or preferred brand cost shares apply ^{1,2}	\$45 copay
Specialty	\$30 copay ^{1,2}	Applicable generic, preferred, non-preferred brand drug cost shares apply ^{1,2}	Applicable preferred generic, preferred brand, or non-preferred generic/brand cost shares apply ^{1,2}	\$200 copay

¹ For drugs approved in accordance with the Kaiser Permanente formulary process and when filled at a Kaiser Permanente pharmacy.

² When prescribed by a Kaiser Permanente physician as medically necessary. See the Kaiser Permanente HMO benefit summary for your area for additional information on coverage. Benefit summaries are available online on the **HR Self-Service Portal** via My Benefits > Benefits Info > Medical/Rx, Dental & Vision.

Mail Order or Smart90: Up to 90-day Supply

Limitations apply to long-term medications that are subject to Express Scripts' Smart90 – Anywhere program (see below for details).

	HDHP Basic	HDHP w/ HSA	EPO	PPO
Generic	\$0, after deductible	20%, after deductible	\$20 copay	\$10 copay
Brand Formulary	\$0, after deductible	20%, after deductible	20%	\$60 copay
Brand Non-Formulary	\$0, after deductible	20%, after deductible	20%	\$90 copay
Specialty*	\$0, after deductible	20%, after deductible	20%	\$150 copay

* **EPO and PPO Medical Options:** Specialty drugs (up to 30- or 90-day supply) are covered as listed above unless included on the SaveOnSP Specialty Drug list, which are subject to a set 30% coinsurance. The coinsurance will not count toward your deductible or out-of-pocket maximum.

Mail Order: Up to 90-day Supply – Kaiser

	HMO CA ¹	HMO OR	HMO WA	HMO HI
Generic	\$20 copay	\$20 copay	\$20 copay	\$20 copay; \$6 for maintenance drugs copay
Brand Formulary	\$60 copay ²	\$60 copay ²	\$60 copay ²	\$90 copay
Brand Non-Formulary	\$60 copay ^{2,3}	\$60 copay ^{2,3}	Applicable generic or preferred brand cost shares apply ^{2,3}	\$90 copay
Specialty	N/A	N/A	N/A	N/A

¹ 100-day supply for Kaiser CA.

² For drugs approved in accordance with the Kaiser Permanente formulary process and when filled at a Kaiser Permanente pharmacy.

³ When prescribed by a Kaiser Permanente physician as medically necessary. See the Kaiser Permanente HMO benefit summary for your area for additional information on coverage. Benefit summaries are available online on the **HR Self-Service Portal** via My Benefits > Benefits Info > Medical/Rx, Dental & Vision.

Prescription Drug Support (Non-Kaiser Plans)

If you enroll in a non-Kaiser medical option (HDHP Basic, HDHP w/ HSA, EPO or PPO), UNFI provides special programs to help you manage your prescription drugs and save money!

Rx Savings Solutions

Stop overpaying for prescription drugs. Use Rx Savings Solutions (RxSS), a free and confidential online tool, to find lower-cost options for your medications.

- **How it works.** Register online for an account. Then RxSS will look at your medications and search for lower-cost options – generic forms of brand name drugs, a better price at a different pharmacy or a less-expensive medication – to treat the same condition. You will automatically be notified whenever savings are available, via text or email.
- **Get started.** Go to **Rx Savings Solutions (rxss.com)** to register for your free account.

Smart90-Anywhere

If you have a long-term prescription (drugs you take regularly for ongoing conditions), the Smart90-Anywhere Program from Express Scripts requires you to fill a 90-day supply either through home delivery or from any in-network pharmacy – saving you money!

- **How it works.** You're allowed two courtesy fills of a 30-day supply of a long-term medication at a non-Smart90-Anywhere pharmacy. If you choose to continue to fill your prescription at a non-Smart90-Anywhere pharmacy or in 30-day supplies, you'll pay more for your medication.
- **Get started.** Call Express Scripts at **1-800-455-6892**.

Keenan Pharmacy Clinical Management and US-Rx Care

Get prior authorization and step therapy reviews for specialty medication from Keenan Pharmacy Clinical Management program through US-Rx Care.

- **How it works.** The Keenan Pharmacy Clinical Management program provides services to help you manage your specialty medications, including prior authorization and step therapy reviews. Keenan Pharmacy Clinical Management is part of your prescription drug coverage, and you may receive periodic communication from Keenan/US-Rx Care.

Eligible associates are automatically part of this program.

SaveOnSP Copay Assistance

PPO & EPO ONLY

Access discounts on specialty medications direct from the manufacturer. SaveOnSP works with Express Scripts and its specialty mail-order provider, Accredo, to administer this copay assistance benefit.

- **How it works.** When you fill a prescription for an eligible specialty medication, you can enroll in the manufacturer's copay assistance program and SaveOnSP will notify you when savings are available. When a discount is available, SaveOnSP will provide the applicable manufacturer's copay assistance program information to your pharmacy. That savings is passed on directly to you!

SaveOnSp includes 300+ medications covering conditions such as hepatitis C, multiple sclerosis, psoriasis, inflammatory bowel disease, rheumatoid arthritis, cancer and others. **NOTE:** The drug list is reviewed and updated each January 1 and July 1, and it may also be updated off-cycle as necessary.

- **Get started.** For a current list of SaveOnSp medications, review the UNFI SaveOnSP Drug List or call SaveOnSP at **1-800-683-1074**.

Express Scripts/Accredo Out-of-Pocket Protection

HDHP OPTIONS ONLY

The Out-of-Pocket Protection Program helps lower your costs for specialty medications by applying copay assistance from drug manufacturers to your out-of-pocket costs (e.g., your deductible and coinsurance). The Program is administered by Express Scripts/Accredo.

- **How it works.** Under this Program, your deductible and out-of-pocket maximum accumulators will only reflect what you personally pay toward the cost of your specialty medication. The copayment assistance dollars applied toward the cost of your specialty medications will *not* accumulate toward your deductible or maximum out-of-pocket amounts.

You are automatically enrolled in this program if you are enrolled in the HDHP Only, HDHP Basic or HDHP w/ HSA medical option.

Dental

UNFI offers two dental options, Basic and Enhanced, to help you maintain good dental health. **Delta Dental of Minnesota** administers the plans.

How It Works

Both options cover basic and preventive care at different levels. The Enhanced option also offers major and orthodontic care.

Find a Provider

With both options, you'll save money and make the most of your benefits when you go to an in-network provider.

Save more and smile big!

Go to **Delta Dental of Minnesota** (deltadentalmn.org) to find an in-network dentist and make the most of your benefits.

In-Network Dental Benefits

Here's a high-level overview of **in-network dental benefits**. For rates, go to the **HR Self-Service Portal** (hrportal.unfi.com).

What You Pay

	Basic Option	Enhanced Option
Deductible <i>Does not apply to preventive care</i>	\$100 per individual \$300 per family	\$50 per individual \$150 per family
Annual Maximum	\$1,000 per individual	\$1,500 per individual
Preventive Care <i>Exams, cleanings, X-rays</i>	\$0	\$0
Basic Care <i>Fillings, extractions, root canals, oral surgery</i>	30%	20%
Major Care <i>Inlays, crowns, bridges, dentures</i>	Not covered; you pay 100%	50%
Orthodontic Care <i>Children (up to age 19)</i>	Not covered; you pay 100%	50%
Separate Orthodontic Lifetime Maximum	N/A	Plan pays \$1,750 per individual

Vision

UNFI offers two vision options: Basic and Enhanced. **Vision Service Plan (VSP)** administers the plans.

How It Works

If you want routine vision coverage, you must elect a vision option. Coverage for routine eye exams is not available through the medical program. Compare the in-network coverage details of the two options below.

Find a Provider

With both plans, you can see any vision care provider, but you'll get the most out of your benefits if you use an in-network doctor. If you use an out-of-network provider, you pay the provider and then submit an out-of-network claim.

See a network provider for great savings.

Go to **VSP (vsp.com)** to find an in-network provider and make the most of your benefits.

In-Network Vision Benefits

Here's a high-level overview of **in-network vision benefits**. Review rates on the **HR Self-Service Portal (hrportal.unfi.com)**.

Exams

	Basic Option	Enhanced Option
Exam <i>Every calendar year</i>	You pay \$20 copay	You pay \$10 copay

Glasses and Frames

	Basic Option	Enhanced Option
Prescription Glasses	You pay \$15 copay	You pay \$20 copay
General Frames	\$145 allowance, every other calendar year	\$165 allowance, every calendar year
Walmart/Costco Frames	\$80 allowance, every other calendar year	\$95 allowance, every calendar year
Featured Frame Brands	\$165 allowance, every other calendar year	\$185 allowance, every calendar year

Lenses

	Basic Option	Enhanced Option
Lenses <i>Every calendar year:</i> • Single vision • Lined bifocal • Lined trifocal • Impact-resistant lenses covered for dependent children	You pay \$0	You pay \$0
Standard Progressive Enhancements	You pay \$0	You pay \$0
Premium Progressive Enhancements	You pay \$95 – \$105	You pay \$95 – \$105
Custom Progressive Enhancements	You pay \$150 – \$175	You pay \$150 – \$175

Contacts

	Basic Option	Enhanced Option
Contacts <i>Every calendar year, in place of glasses</i>	\$145 allowance	\$165 allowance
Contacts Lens Exam <i>Fitting and evaluation</i>	You pay up to \$60	You pay up to \$60

Additional Pairs of Eyewear

	Basic Option	Enhanced Option
Frame and Lenses <i>Every calendar year</i>	Not covered	You pay \$20 for frame and lenses; Same allowances as for the first pair of frames and lenses
Contacts (instead of glasses) <i>Every calendar year</i>	Not covered	You pay \$60 for up to \$165 contact allowance

More Benefits

When you enroll in the Basic or Enhanced option, you also get access to these great benefits:

- 20% discount on frames over plan allowance
- Savings on other lens enhancements not mentioned above
- Retinal screening (if diabetic)
- Discounts on laser vision correction

VSP Easy Options

Plus, when you enroll in the Enhanced option, you automatically get access to **VSP Easy Options**. This means you get a \$220 allowance per plan year for an enhancement of your choice: frame or contact lenses, anti-glare lenses, progressive lenses or photochromic lenses. Plus, you'll get the same enhancement to a second pair!

Save on eye care, without vision coverage.

If you do not elect vision coverage, you may still be able to save through the VSP Savings Pass Program – as long as you see a VSP provider. Let the provider know you are eligible for vision coverage through VSP.

Musculoskeletal Support (Sword Health)

Reduce your muscle and joint pain and live a more fulfilled life with **Sword Health**. This musculoskeletal health program is administered in partnership with Transcarent.

Eligibility

If you are enrolled in an Anthem (BCBS) or UHC medical option, you and your covered dependents have access to this benefit – at no cost to you.

How It Works

Sword Health is a free, virtual musculoskeletal physical therapy program from board-certified doctors that you can do from the comfort of your home. Here's how you can take advantage of Sword Health:

- **Thrive:** Personalized treatment from a doctor of physical therapy
- **Move:** Movement therapy to improve balance, mobility and strength
- **Bloom:** Pelvic floor therapy for women in all stages of life
- **Academy:** Short videos from clinical experts to help build healthy habits
- **24/7 Support:** On-call chat support from experts via the Sword app

Get Started

Register online at **Sword Health** (meet.swordhealth.com/unfi) or call **1-877-820-7992**.

Surgery Care Benefit (Transcarent)

Save money and get access to top-rated hospitals, surgery centers and surgeons nationwide for planned, non-emergency procedures with **Transcarent**.

Eligibility

If you are enrolled in an Anthem (BCBS) or UHC medical option, you and your covered dependents have access to this benefit – at no cost.

How It Works

If your doctor recommends surgery, call Transcarent at **1-877-820-7992** before you schedule the procedure. Transcarent partners with providers that achieve high-quality ratings for low complications, infection and readmission.

Support from a Transcarent Coordinator

A Transcarent Coordinator will help you select a top-rated provider for your specific procedure and handle the administrative work, approvals, billing and scheduling. If travel is required, your Transcarent Coordinator will arrange transportation and lodging for the patient and a companion.

Benefits

Covered Procedures

Here are some commonly covered procedures from Transcarent:

- **General:** Gall bladder removal, hernia repair
- **Cardiac:** Coronary artery bypass graft, valve repair and replacement
- **Orthopedic:** ACL repair, hip and knee replacement, shoulder repair and replacement
- **Spine:** Spinal fusion, artificial disc replacement
- **Women's health:** Hysterectomy
- **Other covered procedures:** Certain vascular, bariatric and neurological procedures

Certain procedures are not covered.

Emergency, pediatric (under age 13), cosmetic, dental, diagnostic, vision and transplant procedures are *not* covered.

Coverage and Payment

Coverage and payment for Transcarent depend on which medical plan you are enrolled in:

- **PP0 or EP0:** Surgery is covered 100%.
- **HDHP w/ HSA or HDHP Basic:** Surgery through Transcarent is covered 100% after you meet your deductible. Transcarent coordinates with your health plan to verify your remaining deductible amount prior to surgery. A credit card is required to pay the deductible balance.

Surgery Expenses

Covered surgery costs include:

- Pre-operative surgeon appointment
- All facility, anesthesia, surgical staff and surgeon charges
- In-patient services, if hospital stay is required
- Post-operative surgeon appointment

Learn about pre- and post-operative costs.

Medical expenses that occur **before** the pre-operative appointment and **after** the post-operative appointment are covered under the **UNFI medical program** and subject to plan coverage guidelines, deductible and coinsurance.

Travel Expenses

If a local surgeon isn't available and travel over 100 miles (one way) is required, Transcarent pays patient and companion expenses for:

- Airfare (coach unless first class is medically necessary)
- Lodging (one double-occupancy room)
- Meals and incidentals allowance
 - \$50 per day for the patient when not admitted (days 1-14)
 - \$50 per day for a companion (days 1-14)
 - \$125 per week per person (days 15+)

Airfare and lodging must be arranged by your Transcarent Care Coordinator for coverage. A travel companion is required and must be at least 18 years of age. You'll receive a pre-paid debit card for meals and incidentals a few days before your surgery.

Get Started

Register online at **Transcarent** using company code **UNFI2**. Or call Transcarent at **1-877-820-7992**.

Surcharges

Medical Coverage Spousal Surcharge

To help manage the cost of covering spouses who could elect coverage through their own employers, UNFI charges a spousal surcharge. You will pay a **\$20 per week (\$40 biweekly) spousal surcharge** if you cover a spouse who is eligible for medical benefits through their own employer and does not enroll in their employer's plan. The spousal surcharge will automatically apply as a new hire and each January 1 thereafter.

Complete the Certification

If your spouse does not have access to other employer medical coverage, or has enrolled in their employer's plan, complete the spousal surcharge certification to avoid the default surcharge.

To certify your spouse, complete the following steps:

- 1 Sign in to the **HR Self-Service Portal (hrportal.unfi.com)** > *Benefits Enrollment* tile
- 2 Select *Spousal Surcharge Review* from the *Benefits Enrollment* section
- 3 Complete the spousal surcharge certification
- 4 Follow the prompts to *Confirm*
- 5 *Submit* your elections once your certification is complete

Medical Coverage Tobacco Surcharge

You will pay **\$10 per week (\$20 biweekly) per individual if you and/or your covered spouse use tobacco**. The tobacco surcharge only applies to those enrolled in medical coverage through UNFI. The tobacco surcharge will automatically apply upon your initial enrollment in medical coverage unless you certify that you and/or your covered spouse are not a tobacco user.

For purposes of the tobacco surcharge, "tobacco" or "tobacco product" includes the following items:

- Cigarettes, eCigarettes, cigars, hookahs, vaping and any other smoked tobacco or nicotine product
- Marijuana
- Smokeless or chewing tobacco

Using nicotine to quit?

Tobacco use does not include any nicotine gum or patches you may be using in an effort to stop tobacco use.

Complete the Certification

If you and/or your covered spouse do not use tobacco, you must complete the tobacco surcharge certification during your initial benefits enrollment period. You may also be required to complete the tobacco surcharge certification if you make changes to your medical coverage during Annual Enrollment.

To certify you do not use tobacco, complete the following steps:

- 1 Sign in to the **HR Self-Service Portal (hrportal.unfi.com)** > *Benefits Enrollment* tile
- 2 Select *Tobacco Surcharge Review* from the *Benefits Election* section
- 3 Complete the tobacco surcharge certification
- 4 Follow the prompts to *Confirm*
- 5 *Submit* your elections once your certification is complete

Support to Quit Tobacco from *Healthy Pursuits*

UNFI offers tobacco cessation support through our wellness program, *Healthy Pursuits*. If you and/or your spouse become newly enrolled in UNFI medical coverage and use tobacco, you will both have **four months** to complete two tobacco-related Journeys® – digital, self-guided courses focused on behavior change. Once you complete the tobacco cessation program, the tobacco surcharge will be removed and you will be reimbursed.

If you and/or your covered spouse use tobacco and do not complete the tobacco cessation program, the surcharge will continue to apply. The next opportunity to have the surcharge removed will be January 1 through April 30 of the next calendar year. If you and/or your covered spouse complete the required actions to have the surcharge removed during this period, it will be removed and reimbursed back to January 1 of that year. Each Journey can take several weeks to complete so plan your participation accordingly.

Get Started

Access the Personify Health tobacco cessation resources through *Healthy Pursuits* via **Healthy Pursuits** or the Personify Health mobile app. Over-the-phone coaching and nicotine replacement therapy resources are also available through Personify Health.

NOTE: The UNFI Health and Welfare Plan's medical program is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all associates. If you use tobacco, the tobacco-related Journeys digital coaching courses are your opportunity to earn the same reward (waiver of the surcharge) through different means. A medical waiver may also be available. Call the Associate Contact Center (ACC) at **1-866-969-9688** or email ACCInquiry@unfi.com for assistance. The ACC will work with you (and, if you wish, your doctor) to find the opportunity with the same reward that is right for you in light of your health status.

Financial Security

401(k) Plan

Save for your future with the UNFI 401(k) Plan ("Plan"). **Fidelity**, a trusted partner in the industry, is the Plan recordkeeper.

How It Works

The Plan is your company-sponsored retirement benefit, offering you a great opportunity to save for your future through pre-tax savings with tax-deferred investing and after-tax Roth savings with tax-free investing.

Here is a high-level overview of how the Plan works. For details, you can review the Plan Highlights Document on the **HR Self-Service Portal** (hrportal.unfi.com).

Need to roll over a 401(k)?

If you have a 401(k) account or other qualified retirement plan from a previous employer, you can roll over your vested balance.

For more information about rollovers, go to **Fidelity NetBenefits** (netbenefits.com) or call **1-800-835-5095**. You may incur fees from your current 401(k) provider, so consider your rollover options carefully.

Eligibility

- **To participate in the Plan and make contributions:** You must be at least 21 years of age and have been with UNFI for 30 days, beginning with your date of hire.
- **To be eligible for matching contributions from UNFI:** You must be at least 21 years of age and have been with UNFI for six months, beginning with your date of hire.

If you are eligible and haven't joined the Plan, you can enroll online at **NetBenefits** (netbenefits.com) or by calling the Fidelity Retirement Benefits Line at **1-800-835-5095** Monday through Friday, 8:30 a.m. to 8:30 p.m. ET.

Automatic Enrollment

All eligible new hires will be automatically enrolled in the Plan at a **3% pre-tax contribution rate**, unless you take action on the Plan website or call the Retirement Benefits Line. You can either change your contribution rate, elect to contribute on an after-tax Roth basis or opt-out of automatic enrollment at any time before contributions begin, usually shortly after you complete 30 days of service.

Contributions

Associate Contributions

- **Contribute up to the IRS limit.** You can contribute up to 75% of your eligible pay, up to the annual IRS limit of \$23,500 (in 2025), plus an additional catch-up contribution of \$7,500 (for ages 50-59 and 64 and over in 2025) or \$11,250 (for ages 60-63 in 2025).
- **If you receive quarterly or annual bonus payments,** you can elect a separate contribution up to 75% of your bonus payment. Your contributions from bonus payments and from regular eligible pay will be added together to determine if the annual limits on your contributions have been reached.
- **Note on 2026 IRS Limits:** IRS limits for 2026 may be higher after updates for cost-of-living adjustments. Your contributions are deducted from each paycheck. Whether you contribute on a pre-tax basis or an after-tax Roth basis depends on your personal retirement strategy, so consult your tax advisor before making your decision. Beginning in 2026, certain associates may be required to make catch-up contributions on a Roth basis. You will be notified if this requirement applies to you.

UNFI Contributions

To help you achieve your retirement goals, UNFI will match \$0.50 for every dollar you contribute to the Plan, up to the first 8% of your eligible pay each pay period. That means **when you contribute at least 8%** of your eligible pay each pay period, **UNFI will contribute 4%, for a total combined contribution of 12%.**

If at year-end you have not received the maximum company-matching contribution that you are eligible for (based on your total pre-tax and Roth contributions for the year), UNFI will contribute an additional amount so you receive the maximum company-matching contribution.

NOTE: Catch-up contributions are not eligible for company-matching contributions.

Invest in your future, today!

It's never too early or too late to start saving for retirement, but the sooner you start, the better. If you can't commit to contributing 8% today, start small and increase over time.

Vesting

Any contributions you make, as well as related earnings, are always 100% vested, even if you leave UNFI. UNFI's matching contributions and related earnings will vest when you complete three (3) years of service or if you die, become disabled or reach age 59 while employed by UNFI.

Investments

You direct the investment of your account, which means you decide how to invest any contributions you or UNFI makes. Choose from easy-to-invest, pre-mixed portfolios or create your own portfolio with a wide range of investment funds, including a self-directed brokerage option that offers you the opportunity to invest in thousands of mutual fund investment options beyond the investment options offered directly through the Plan.

Pre-Tax Investing

For pre-tax investing, you do not pay taxes on any investment earnings until you take a withdrawal from the Plan, which allows your balance to grow even faster over time.

After-Tax Roth Investing

For after-tax Roth investing, you pay taxes now on your contributions, which allows you to receive a distribution of your contributions and investment earnings tax-free upon a qualified withdrawal from the Plan.

Get Started

To use the EasyEnroll feature, go to **NetBenefits (netbenefits.com)** or text **START** to **343898** (message and data rates may apply).

Health Savings Account

The Health Savings Account (HSA) is a smart way to save and pay for your health care expenses now or in the future. **Optum Bank** administers the HSA.

Eligibility

You are eligible for an HSA if you are enrolled in the HDHP w/ HSA or HDHP Basic medical plan options.

IMPORTANT: You are not eligible if you are covered by Medicare or other health insurance that is not a high-deductible plan, including coverage under your spouse/domestic partner's medical plan.

Contributions

Annual Limit

Per IRS limits, the maximum you can contribute to an HSA is **\$4,400** for Associate-Only and **\$8,750** for Other Coverage Levels. If you are age 55 by the end of 2026, you can contribute an additional **\$1,000**.

Associate Contributions

You decide how much you want to contribute on a pre-tax basis, up to the IRS annual contribution limit. Contributions are taken from your paycheck. If you are enrolled in the HDHP w/ HSA plan, be sure to factor in UNFI's contribution.

UNFI Contributions

Get free money! If you are enrolled in the HDHP w/ HSA plan, UNFI will contribute **\$350** for Associate-Only and **\$700** for Associate and Family. UNFI contributions are spread throughout the year.

	2026 IRS Contribution Limit	UNFI's HSA Contribution <i>HDHP w/ HSA participants</i>	Maximum Associate HSA Contribution*
Associate-Only	\$4,400	\$350	\$4,050
Associate and Family	\$8,750	\$700	\$8,050

* If you are 55 or older in 2026, you can make an additional \$1,000 catch-up contribution.

Change your HSA contribution.

You can change the amount you contribute at any time during the year (up to IRS limits). To change your contribution, call the Associate Contact Center at **1-800-969-9688** or email **ACCInquiry@unfi.com**.

How It Works

Optum Bank will send you a debit card that you can use to pay for eligible expenses, as long as you have funds available. Or, you can pay out of your own pocket and request reimbursement later. Use Optum Bank's mobile app or secure portal to send payments directly to your provider.

Eligible Expenses

Most medical, prescription drug, dental and vision expenses, including but not limited to deductibles and prescriptions. IRS Pub. 502 has a complete list of eligible and ineligible expenses.

Features

Tax Advantages

The HSA features triple-tax advantages: Your dollars go into the account tax-free, grow tax-free and can be used tax-free!

Coordination with the Limited Purpose Flexible Spending Account

If you enroll in the HDHP w/ HSA or HDHP Basic option, you are eligible for a Limited Purpose Health Care FSA. That means you can only use the FSA to pay for eligible dental and vision expenses.

Unused Funds Carryover

Any unused contributions – from you or UNFI – roll over and stay in your account for future health care expenses.

Investment Options

Check out options to invest your HSA funds from Optum. And, learn how to use your HSA as a retirement tool.

Designate a Beneficiary

A beneficiary is a person, trust or estate receiving payouts from your life insurance, retirement accounts and other plans upon your death. Go to **Optum Bank (optumbank.com)** to review and update your beneficiary.

Portability – When You Leave UNFI

Your HSA dollars are always yours! You can use your account to pay for current and future health care expenses, even in retirement.

Consult a tax advisor.

For questions about taxes and your HSA, please consult a tax professional.

Health Care FSA

The Health Care Flexible Spending Account (HCFSA) helps you save money on medical, dental and vision expenses not covered by your health plan. **Optum Bank** is the administrator.

Eligibility

Associates eligible for the Full Benefit package, who do not have an HSA. If you're enrolled in the HDHP w/ HSA or HDHP Basic option, you are eligible for a Limited Purpose HCFSA only.

What's a Limited Purpose HCFSA?

The Limited Purpose HCFSA can be used to pay for dental and vision expenses before you've met your insurance deductible. After meeting the deductible, it can also cover regular qualified medical expenses.

Contributions

You can contribute up to **\$3,300**; the minimum contribution is \$100. Contributions are taken from your paycheck.

Can I change my HCFSA contribution?

No – unless you experience a life event. Otherwise, you can only make changes to your contribution amount during Annual Enrollment.

How It Works

There are three ways to pay for eligible expenses:

- Optum Bank will send you a debit card that you can use to pay for eligible expenses, as long as you have funds available.
- Pay out of your own pocket and request reimbursement later.
- Use Optum Bank's mobile app or secure portal to send payments directly to your provider.

Eligible Expenses

Pay for medical, dental and vision expenses, including but not limited to over-the-counter medications and menstrual products. IRS Pub. 502 has a complete list of eligible and ineligible expenses.

Features

Tax Advantages

HCFA contributions are deducted before-tax from your paycheck, which reduces your taxable income and increases your take-home pay. Plus, you pay no taxes when you use HCFA funds to pay for eligible expenses.

Reimbursement Deadline

You must submit your expenses and any required documentation by the claim deadline of March 31 of the following year.

Unused Funds Carry Over

You may carry forward any remaining dollars for use in the following plan year, up to a maximum of **\$660**.

Portability – When You Leave UNFI

If you leave UNFI or retire, your unused balance is forfeited. To submit claims incurred after your date of termination, you will have the option to elect COBRA continuation coverage through the end of the plan year.

Dependent Day Care/Eldercare FSA

The Dependent Day Care/Eldercare FSA lets you set aside before-tax dollars to pay for eligible non-medical day care expenses. Optum Bank is the administrator.

Eligibility

Associates eligible for the Full Benefit package.

Contributions

You can contribute up to **\$5,000** for individuals or married couples filing jointly, or **\$2,500** if filing separately; the minimum contribution is \$100. Contributions are taken from your paycheck.

Can I change my Dependent Day Care/Eldercare FSA contribution?

No – unless you experience a life event. Otherwise, you can only make changes to your contribution amount during Annual Enrollment.

How It Works

Use the Dependent Day Care/Eldercare FSA to put aside money on a before-tax basis to pay for eligible dependent day care expenses for your eligible dependents, including:

- Your dependents under age 13
- Your spouse or other dependent (of any age) who is physically or mentally incapable of self-care and is claimed as an exemption on your federal income tax

To request reimbursement for eligible expenses, complete a Dependent Day Care/Eldercare FSA Reimbursement Form and submit the form online or via fax/mail to Optum Bank.

NOTE: If your domestic partner and/or domestic partner's children qualify as your tax dependents, their expenses are eligible to be claimed under your Dependent Day Care/Eldercare FSA.

Eligible Expenses

Use your Dependent Day Care/Eldercare FSA funds to pay for day care for a dependent child under age 13 or other dependent (such as an elderly parent) who is physically or mentally incapable of self support. You must have paid the expenses to permit you to work. IRS Pub. 503 has a complete list of eligible and ineligible expenses.

Features

Tax Advantages

Dependent Day Care/Eldercare FSA contributions are deducted before-tax from your paycheck, which reduces your taxable income. Plus, you pay no taxes when you use Dependent Day Care/Eldercare FSA funds to pay for eligible expenses.

Reimbursement Deadline

You must submit your expenses and any required documentation by the claim deadline of March 31 of the following year.

Unused Funds Carry Over

The Dependent Day Care/Eldercare FSA does not permit carry over of dollars; you forfeit any money remaining in your account at the end of the plan year.

Portability – When You Leave UNFI

Your unused balance is forfeited and COBRA continuation coverage will not be available; however, you may submit 2025 claims for reimbursement through the end of the plan year but only up to the balance in your account as of your date of termination.

Life and AD&D

When the unexpected happens, UNFI has you covered with Life and Accidental Death & Dismemberment (AD&D) insurance. **Securian Financial** administers Life and AD&D.

Eligibility

Associates eligible for the Full Benefit package.

Overview

UNFI provides Basic Life insurance and Basic AD&D coverage at no cost to eligible associates. You can enroll in additional coverage for yourself or certain family members. **NOTE:** Life and AD&D elections are separate elections.

Here's a high-level overview of the Life and AD&D options. Review rates and coverage details on the **HR Self-Service Portal** (hrportal.unfi.com). Optional Associate and Spouse life rates are age-banded and may change during the year as you attain a new age bracket.

Life Insurance

Life insurance provides financial protection in the event of your death.

Basic Life

UNFI automatically provides Basic Life of one times your annual salary, with a maximum coverage of \$1.5 million. This benefit is provided at no cost to you.

Optional Life

You can purchase additional coverage:

- **Associate:** Up to 8 times your annual salary, maximum coverage of \$3.5 million
- **Spouse:** Up to \$450,000, no more than 4 times associate salary
- **Child:** Up to \$20,000 per dependent child

Need help choosing coverage?

Go to Benefit Scout® and answer a few simple questions to determine the right coverage for your needs and budget.

Evidence of Insurability

Evidence of Insurability (EOI) is required during your initial eligibility enrollment period for Optional Life elections more than 3 times annual salary for associates (up to \$1 million), and in excess of \$40,000 for spouses. EOI also may be required if, after your initial eligibility period ends, you enroll in or increase Optional Life insurance (associate or spouse). Optional Life Child(ren) is always guaranteed and not subject to EOI. Enrollments and increases subject to EOI will not be effective until approved by Securian Financial.

To submit an EOI request for enrollment/increase to your Optional Life coverage:

- 1 Sign in to the **HR Self-Service Portal** (hrportal.unfi.com)
- 2 Select *My Benefits*
- 3 Select *Benefits Info*
- 4 Select *Life Insurance Information* from the left-hand menu
- 5 Provide the information requested for the applicable individual(s). Securian will contact you directly if additional information is required

Making Changes to Optional Life Coverage

You may decrease or cancel your Optional Life coverage at any time during the year; you don't need to experience a qualifying **life event**.

To decrease or cancel your Optional Life coverage:

- 1 Sign in to the **HR Self-Service Portal** (hrportal.unfi.com)
- 2 Select *My Benefits*
- 3 Select *Benefits Info*
- 4 Select *Life Insurance Information* from the left-hand menu
- 5 Select *Cancel/Reduce Your Optional Life Insurance*
- 6 Complete and return the form

Review your beneficiary designation.

It's a good idea to designate beneficiary elections for life insurance coverage so your benefit is paid to whom you intended in the event of death. To designate beneficiaries, sign in to your account at **Securian Financial** (lifebenefits.com):

- **Login ID:** UNFI + 7-digit employee ID
- **Password:** Your DOB (MMDDYYYY) + last four digits of your Social Security number

AD&D

AD&D provides financial protection in the event of accidental death or dismemberment.

Basic AD&D

UNFI automatically provides AD&D of one times your annual salary, with a maximum coverage of \$1.5 million. This benefit is provided at no cost to you.

Optional AD&D

You can purchase additional coverage:

- **Associate:** Up to 8 times your annual salary, maximum coverage \$3.5 million
- **Spouse Only:** 50% of associate's amount
- **Child(ren) Only:** 15% of associate's amount each
- **Spouse + Child(ren):** Spouse 40% and each child 10% of associate's amount

Disability

If you're unable to work due to an injury or illness, UNFI disability benefits provide income protection. **Lincoln Financial** administers Short-Term Disability (STD) and Long-Term Disability (LTD).

Eligibility

Associates eligible for the Full Benefit package.

Overview

UNFI's disability benefits, including STD and LTD, provide paid time off when you need to be away from work for an extended period due to an illness or injury. UNFI automatically provides STD coverage. For additional financial protection, you can purchase LTD.

Here's a high-level overview of disability benefits. For rates and details, go to the **HR Self-Service Portal (hrportal.unfi.com)** > *My Benefits* tile. Long Term Disability rates are age banded and may change during the year as you attain a new age bracket.

Short-Term Disability

UNFI provides STD benefit at no cost to you. STD provides income replacement during a temporary disability and replaces 60% to 100% of your pay.

- Benefit Percentage
 - **Week 1:** 0%
 - **Weeks 2 – 8:** 100% pay
 - **Weeks 9 – 26:** 60% pay
- Benefit Waiting Period: 7 days
- Maximum Benefit Period: 26 weeks including Benefit Waiting Period

Long-Term Disability

You can purchase additional LTD coverage. LTD provides income replacement due to an extended disability or illness and replaces 60% of pay.

- Benefit Percentage: 60% of pay
- Maximum Monthly Benefit:
 - **Exempt/Salaried:** \$15,000
 - **Non-Exempt/Hourly:** \$3,000
- Benefit Waiting Period: 180 days
- Maximum Benefit Period: Varies

Evidence of Insurability

Evidence of Insurability (EOI) is required if, after your initial eligibility enrollment period, you are first enrolling in LTD. Coverage subject to EOI will not be effective until approved by the insurer, Lincoln Financial.

To submit an EOI request to enroll in LTD coverage:

- 1 Log in to **My Lincoln Portal (mylincolnportal.com)**. If you're a first-time user, register using company code **UNFI2**
- 2 Select *Complete Evidence of Insurability*
- 3 Answer the questions
- 4 Electronically sign and submit
- 5 Save your confirmation report. Lincoln Financial will contact you if additional information is required

Cancelling LTD

You may cancel your LTD coverage at any time; you don't need to experience a qualifying life event.

To cancel your LTD coverage:

- 1 Sign in to the **HR Self-Service Portal (hrportal.unfi.com)**
- 2 Select *My Benefits*
- 3 Select *Benefits Info*
- 4 Select *Disability Information* from the left-hand menu
- 5 Select *Waive Long Term Disability*
- 6 Complete and return the form

Work/Life

Supplemental Benefits

UNFI makes available the following benefits and programs for added support. **NOTE:** If you are enrolled in a 2025 voluntary coverage plan, go to **UNFI Voluntary Benefits (unfivoluntarybenefits.com)** or call **1-800-626-9065** for information.

Eligibility

Full-time associates who work 30+ hours per week.

NOTE: Auto and Home Insurance and Disaster Recovery may not be available in some states.

How to Enroll

To enroll in a supplemental benefits plan, go to **Corestream (unfi.corestream.com)** or call **1-401-382-6199** (for new enrollments on or after November 1, 2025).

- For changes to existing coverage through December 31, 2025, go to **unfivoluntarybenefits.com** or call **1-800-626-9065**.
- For new enrollments on or after November 1, 2025, go to **unfi.corestream.com** or call **1-401-382-6199**.

Have a question?

For questions about supplemental benefits, call Corestream at **1-401-382-6199**.

Enroll Any Time

Auto and Home Insurance

Auto, home and renters' insurance at discounted rates.

Disaster Recovery

Protect against damage due to hurricane (with storm surge), wildfire, tornado, earthquake, gas explosion, winter storm or dust storm.

Pet Insurance

Protect your pets just like you do for your own medical expenses.

ID Theft Protection

Identity protection, credit monitoring, privacy and data monitoring.

Enroll as a New Hire or During Annual Enrollment

Annual Enrollment is also the time to make any changes or cancel these coverages.

Legal Coverage

Access affordable legal representation for a variety of legal matters, including wills, divorce and more.

Accident Insurance

Supplement your medical option with additional benefits when accidents occur.

Critical Illness Insurance

Supplement your medical option with additional benefits when diagnosed with a significant illness.

Hospital Indemnity Insurance

Extra financial protection that helps you cover the cost of hospital stays, depending on the reason for your hospitalization.

NOTE: UNFI is not a sponsor of these programs and is in no way responsible for the insurance provided under these programs. While the insurance carriers are provided access to sell insurance, this should not be considered an endorsement of any insurance carrier or its products.

Discount Program (PerkSpot)

UNFI PerkSpot is a one-stop online shop with exclusive money-saving discounts on your favorite brands.

Eligibility

All associates (excluding those residing in Canada) can take advantage of savings from PerkSpot.

Overview

PerkSpot is completely free and ready to use on desktops, tablets and phones. Enjoy access to thousands of discounts in over 25 categories, updated daily.

Get Discounts Near You

Take advantage of online offers from popular national retailers and discover discounts in your neighborhood with PerkSpot's Local Map. Filter your map results by categories like restaurants, health and fitness, retail and more!

Get Started

Sign up at **UNFI PerkSpot** (unfi.perkspot.com).

Adoption Assistance

Adopting a child is an exciting time for you and your family! To support you, UNFI provides reimbursement of eligible adoption-related expenses. **GuidanceResources** administers the Adoption Assistance benefit.

Eligibility

In general, you are eligible for this benefit if:

- You're a full-time, non-union associate averaging 30+ hours per week
- You've completed 12 months of consecutive service at a participating location
- You're adopting a child under 18 years old
- The adoption has been finalized
- Neither you nor your spouse is biologically related to the adopted child

Overview

The maximum benefit is **\$5,000** for a single adoption and **\$10,000** for a sibling group adoption. There is a lifetime benefit maximum of **\$15,000**.

Covered Expenses

The Adoption Assistance Program will reimburse 100% of incurred eligible expenses, including:

- Adoption agency fees
- Child's required medical examination costs
- Court fees and legal costs such as attorney fees and placement fees
- Travel and lodging expenses to pick up your adopted child

Get Started

For more information, go to **GuidanceResources (guidanceresources.com)** or call the Associate Contact Center at **1-800-969-9688** or email **ACCInquiry@unfi.com**.

Adding a new family member?

Since adding a dependent is considered a life event, be sure to review your benefits so you have the coverage you need.

Paid Time Off

UNFI supports you when you need to take time off to rest, recharge and recuperate. Our paid time off (PTO) policies let you take time off for vacations, personal days or when you're sick.

Ask your local HR.

Talk to your local Human Resources representative to learn about the PTO, vacation or sick day policies available to your work group.

Maternity and Parental Leaves

Being a parent is one of the most important roles you can have in life. UNFI supports you by providing time off to recover, care for and bond with your newest family member.

Eligibility

You may be eligible for other leaves of absence, such as Family Medical Leave. For details, check the myPolicies site accessible via the **myUNFI Portal (myunfi.com)**, or talk to your local Human Resources representative.

Paid Parental Leave

Paid Parental Leave (PPL) must be taken in consecutive days and within six months of the birth or adoption (or if earlier, placement for adoption) of the child for new parents.

- **Non-union associates, eligible for Short-Term Disability (STD) coverage:** Four weeks

IMPORTANT: PPL will be taken after STD benefits exhaust for new mothers.

Paid Maternity Disability Leave

UNFI also offers paid Maternity Disability Leave (MDL) for associates who are medically unable to work due to pregnancy or who are recovering after giving birth.

- **Full-time, non-union associates:** One week of paid MDL
- **Part-time, non-union associates:** Three weeks of paid MDL

Adding a new family member?

Since adding a dependent is considered a life event, be sure to review your benefits so you have the coverage you need.

Life Events

As your life changes, so do your benefit needs. Your UNFI benefit elections stay the same all year unless you have a change in employment or family status and make a new election.

Overview

You cannot change your elections for medical, dental, vision and FSA coverage during the year unless you experience a Qualifying Life Event, including:

- Marriage
- Divorce/legal separation
- Birth/adoption of a child
- Death of spouse or dependent
- Spouse becomes eligible for other coverage (such as through his or her employer)
- Other Qualifying Live Events as noted in the UNFI Health and Welfare Plan Wrap Summary Plan Description (Wrap SPD)

Initiate a Life Event

If you experience a Qualifying Life Event, you must notify and provide any required documentation to the UNFI Associate Contact Center within 31* days of the event (including the date of the event). For events relating to the loss or gain of other coverage, the event date is the date the other coverage was terminated or the effective date of the other coverage, as applicable. Benefit changes must be consistent with the life event.

Call the Associate Contact Center.

If you need help or have questions, call the Associate Contact Center at **1-800-969-9688** or email ACCInquiry@unfi.com.

How to Submit a Qualifying Life Event

Sign in to the **HR Self-Service Portal (hrportal.unfi.com)** > select *My Benefits* tile > *Life Events* tile.

* If you lose or gain coverage for a state premium assistance program under Medicaid or Children's Health Insurance Program (CHIP), you have 60 days from the date of the eligibility change to request enrollment or cancellation of your benefits.

Make changes without a life event.

There are certain benefits that allow for changes during the year without a life event:

- Long-Term Disability
- Optional Life Insurance
- Optional AD&D
- Pet Insurance
- Home and Auto Insurance
- ID Theft
- Disaster Insurance

Wellbeing

Healthy Pursuits Wellness Program

Save on medical coverage, earn rewards and live a healthier life with *Healthy Pursuits*, UNFI's wellness program powered by **Personify Health**. The *Healthy Pursuits* wellness program year runs from September 1, 2025, through August 31, 2026.

Eligibility

You can participate in *Healthy Pursuits* even if you are not enrolled in a UNFI medical option. You can even participate if you're a non-union associate (excluding retail associates) who is not eligible for medical benefits.

- **If you are enrolled in a UNFI medical option:** Save up to \$900 toward medical premium costs (\$1,800 if your covered spouse also participates) and earn up to \$40 in Rewards Cash.
- **If you are not enrolled in a UNFI medical option:** Earn up to \$180 in Rewards Cash.

How It Works

Personify Health is our wellness vendor and a trusted partner in helping associates live healthier lives. Once you create an account, you earn points for completing healthy activities. Points become Rewards Cash to buy items in the Personify Health store, like fitness tracking devices (which sync your steps and activity and help you earn even more points), gift cards and more.

Create an Account

Create a free Personify Health account:

- 1 Go to **Personify Health** (join.virginpulse.com/unfihealthypursuits)
- 2 Enter your name, date of birth, state and country
- 3 Agree to the terms and conditions
- 4 Follow the prompts to create login credentials

Have questions?

To contact Personify Health Member Services, call **1-888-671-9395**, available 8 a.m. to 5 p.m. ET, Monday through Friday. You can also get help via chat when you log into **Personify Health** (join.virginpulse.com/unfihealthypursuits).

Track Activities

Here's an overview of the most common healthy activities to track. Find a full list in your Personify Health account.

Program or Activity	Points per Program Year
Complete the Health Assessment (12/1/2025 – 8/31/2026)	3,500
Tobacco Free Agreement	3,500
Preventive dental exam	2,000
Routine vision exam	2,000
Annual physical	2,000
Age- and gender-appropriate screenings	500 per screening (get points for up to six screenings)
Complete a Biometric Screening*	3,500
Blood pressure less than 120/80 (both values)*	1,000
BMI between 18.50 – 24.99*	1,000
Waist circumference less than 35 inches (female) or 40 inches (male)*	1,000
Cholesterol (LDL) less than 100*	1,000
Glucose less than 140 non-fasting, or less than 100 fasting*	1,000

* Medical-enrolled only

Find an option that works for you.

If you think you may be unable to participate in the *Healthy Pursuits* program, call Personify Health at 1-888-671-9395. Personify Health will work with you and your provider to find a reasonable alternative.

Earn Points and Get Rewarded

When you earn points for completing healthy activities, you earn Rewards Cash to buy items in the Personify Health store, like fitness tracking devices (which sync your steps and activity and help you earn even more points), gift cards and more. Check out the Personify Health app or website for more information. **NOTE:** If earned, Rewards Cash will be imputed as taxable income.

Associates and spouses in UNFI medical coverage: You'll receive your (and your spouse's) Wellness Incentive payout in your paycheck in equal per pay-period installments during the dates listed in the chart below. You can save up to \$900 toward medical premium costs per year (up to \$1,800 if your spouse also participates).

Download the Personify Health app!

Track healthy habits and earn points on the go. Download the Personify Health App from the Apple App Store or the Google Play Store.

Timeline to Earn Points

Your points do not roll over and will reset to zero at the end of each earnings quarter. You must reach Level 4 by earning 15,000 points each quarter. You'll also receive \$10 in Rewards Cash when you reach the half-way mark of 7,500 points each quarter.

Quarterly Deadline to Earn 15,000 New Points	Wellness Incentive	Paycheck Payout
November 30, 2025	\$225	January 1 – March 31
February 28, 2026	\$225	April 1 – June 30
May 31, 2026	\$225	July 1 – September 30
August 31, 2026	\$225	October 1 – December 31

Associates Not in UNFI Medical Coverage

If you waived enrollment in UNFI medical coverage or if you are a non-union associate and not eligible for UNFI medical benefits, you can participate in *Healthy Pursuits* as early as the first of the month following your first 30 days of employment. Plus, you can earn up to \$180 in Rewards Cash for reaching Level 4 each quarter!

Reach Level 4 Quarterly Goal of 15,000 points by ...	Rewards Cash
November 30, 2025	\$45
February 28, 2026	\$45
May 31, 2026	\$45
August 31, 2026	\$45

Your privacy is important.

Personify Health will not share your personal health information with UNFI. UNFI will not see any identifiable participant data, so you can feel confident that your private information is safe.

Employee Assistance Program

Ever feel overwhelmed or just need someone to talk to? Whether you're facing a challenging situation or need some support, the Employee Assistance Program (EAP) is here to help – so you can move forward with confidence. **ComPsych GuidanceResources** administers the EAP.

Eligibility

Associates who work 30 hours or more per week upon hire; Non-union associates (excluding retail) averaging less than 30 hours per week.

Overview

ComPsych GuidanceResources offers confidential and professional resources for a wide range of concerns at no cost to you. Get support for legal and financial concerns, child/eldercare, wellness and more. You can access up to five counseling sessions per topic for yourself and members of your household.

Get Started

Visit ComPsych for 24/7 support, resources and information at **ComPsych GuidanceResources** (guidanceresources.com; web ID: **UNFI**), or call **1-844-729-5167** (TTY: **1-800-697-0353**).

Download the GuidanceNow app.

Manage your EAP benefits anytime, anywhere. Download the GuidanceNow app from the Apple App Store or Google Play Store.

Sleep and Relaxation (Calm)

To help you prioritize healthy sleep habits and relaxation, UNFI provides **Calm**.

Eligibility

Associates eligible for the Full Benefit package; Non-union associates (excluding retail) averaging less than 30 hours per week.

Overview

Calm is the nation's top sleep and relaxation app, featuring premium content to help you relax and focus.

Your Calm membership through UNFI includes:

- Daily Calm meditation sessions
- Soundscapes, soothing music and nature scenes
- Calm Body (for warm-ups and stretches)
- Calm Master Classes, a series of lessons exclusive to Calm, taught by world-renowned mindfulness experts
- Sleep stories narrated by celebrities and others
- Calm Kids
- Curated information on Calm's blog

Get Started

Go to **Calm** (app.calmhealth.com/?access_code=unfi-calm) on your smartphone, computer or tablet and follow the prompts. Provide your UNFI employee ID (EEID) to verify your eligibility.

Download the Calm app.

Download the Calm app from the Apple App Store or Google Play Store to access premium content. You can access Calm on up to five devices.

Early Acces\$ (ONE@WORK)

Set yourself up for financial success and get your paycheck early with Early Acces\$, powered by **ONE@WORK**.

Eligibility

ONE@WORK is available to all associates up to the Senior Manager level, excluding retail associates and contractors.

Overview

Use ONE@WORK to take care of your financial wellbeing:

- **Get paid early.** Request up to 50% of your net earnings and get your money in seconds.
- **Save automatically.** Choose a percentage of each paycheck you want to save and ONE@WORK will put it into your savings account. Pause, adjust or withdraw at any time.
- **Budget easily.** When you connect your bank account, ONE@WORK automatically detects your monthly expenses and helps you calculate what's okay to spend.

Get Started

Go to **ONE@WORK** ([one.app/atwork](#)) to learn more.

Download the ONE@WORK app.

Manage your paycheck through Early Acces\$. Download the ONE@WORK app from the Apple App Store or Google Play Store.

New Hires

Eligibility

UNFI knows benefits are essential. That's why coverage is also available to your spouse and children.

Associates

Non-Union Associates

You are eligible for benefits the first of the month following 30 days of employment. The benefits you are eligible for are based on your expected average hours of service per week when you're hired.

- **Average 30+ hours per week:** Full benefits package
- **Average less than 30 hours per week:** *Healthy Pursuits* Wellness Program, EAP and Calm

Union Associates

Benefits eligibility for union-represented associates may differ across work groups based on the terms of a collective bargaining agreement. Refer to the eligibility rules for your work group.

Requalifying For Benefits Eligibility

Associates requalify for benefits eligibility once per year. This simplifies the enrollment process and, if you qualify for coverage, allows you to keep your coverage in place for an entire year at a time (as long as you remain eligible).

Benefits eligibility for current associates will be determined by hours of service during a defined 12-month period. An associate must be employed during the entire 12-month period to be included in the requalification determination.

Requalification for 2027 benefits.

Benefits eligibility for 2027 will be based on hours worked from October 5, 2025 – October 3, 2026.

Eligible Dependents

In general, eligible dependents include your:

- **Spouse**
- **Domestic partner**, same-sex or different-sex, who meets specified eligibility requirements. Depending on your individual situation, your domestic partner may qualify as either a tax-dependent or a non-tax dependent
- **Children** under age 26, including:
 - biological or legally adopted children
 - child placed with you for adoption
 - stepchildren
 - child for whom you have legal custody
 - foster children living with you (not eligible under all plans)
 - domestic partner's children (must qualify as your tax dependent)

If you have an adult dependent child age 26 or over who is physically or mentally incapable of self-support, they may still be eligible for coverage, provided certain conditions are met.

Dependent Verification

When you enroll dependents in the medical, dental and/or vision programs for the first time, you must provide documentation verifying your dependents' eligibility.

After you enroll, **Alight's Dependent Verification Center** will mail information to your home address on file about what is required for verification (e.g., birth certificate, proof of marriage, adoption or legal guardianship records and joint ownership paperwork).

IMPORTANT: Your dependent's coverage will be cancelled if you do not submit the proper documentation by the deadline noted in the communication.

Complete the Medical Coverage Spousal Surcharge.

If your spouse does not have access to other employer medical coverage, or has enrolled in their employer's plan, complete the spousal surcharge certification to avoid the default surcharge.

New Hire Benefits

Welcome!

UNFI invests in a comprehensive benefits program that supports your health, financial security and wellbeing. You can choose the benefits that matter most to you and your family.

New Hire Timeline

As a newly hired associate, here's what you need to know about enrolling for benefits:

- **Approximately five days after your first day of work:** You'll receive enrollment information (e.g., how to enroll, your enrollment deadline) at your home address on file.
- **30 days from your date of hire:** You have 30 days beginning with your date of hire to elect benefits – this is your initial eligibility period. If you don't make elections during this 30-day period, you'll have to wait until the next Annual Enrollment to choose your benefits – unless you have a Qualifying Life Event.

Benefits Overview

Benefits Requiring Enrollment

- Medical
- Dental
- Vision
- Health Savings Account (HSA)
- Health Care Flexible Spending Account (FSA)
- Dependent Day Care/Eldercare FSA
- Optional Life Insurance for yourself, your spouse and/or child
- Optional Accidental Death & Dismemberment coverage for yourself, your spouse and/or child
- Long-Term Disability (LTD)
- Supplemental Benefits: Auto and Home Insurance, Disaster Recovery, Pet Insurance, ID Theft Protection, Accident Insurance, Hospital Indemnity Insurance, Critical Illness Insurance, Legal Coverage

Benefits Provided Automatically

- 401(k) Plan
- Basic Life Insurance
- Basic AD&D
- Short-Term Disability (STD)
- Employee Assistance Program (EAP)
- Personify Health Wellness Program
- Calm benefits

If You Don't Enroll

Default Benefits for Newly Eligible Associates

If you are a newly hired associate or are eligible for benefits for the first time and you do not enroll during your initial eligibility period:

- You will be enrolled only in UNFI-paid STD, Basic Life and Basic AD&D.
- You will have access to the 401(k) Plan, employee discounts from PerkSpot, support from the EAP, Personify Health and Calm benefits.
- You will not be covered under any of the medical, dental or vision options.

Almost ready to enroll?

Be sure to check out enrollment tools and resources designed to help you make an informed decision. Once you're ready, review detailed instructions about how to enroll.

How to Enroll

Review the table below for details on how and when to enroll in benefits. If you have questions, email the **Associate Contact Center** at ACCInquiry@unfi.com or call **1-800-969-9688**.

Benefits Actions

UNFI Benefit Program	Action
Medical Dental Vision Health Savings Account Health Care FSA Limited Purpose FSA Dependent Day Care/Eldercare FSA	Enroll or make changes during initial eligibility period or Annual Enrollment: 1 Sign in to the HR Self-Service Portal (hrportal.unfi.com) 2 Select the <i>Benefits Enrollment</i> tile
401(k) Plan	You will be automatically enrolled into the 401(k) Plan at a 3% pre-tax contribution rate. You can review, change or opt out of the 401(k) Plan at any time: • Call Fidelity: 1-800-835-5095 • Enroll online: Fidelity NetBenefits (netbenefits.com) • Text START to 343898
Basic Life Insurance Basic AD&D Short-Term Disability	You are automatically enrolled.
Optional Life Insurance Long-Term Disability	Enroll or make changes during initial eligibility period or Annual Enrollment. During initial eligibility period: 1 Sign in to the HR Self-Service Portal (hrportal.unfi.com) 2 Select the <i>Benefits Enrollment</i> tile Outside of initial eligibility period: 1 Sign in to the HR Self-Service Portal (hrportal.unfi.com) 2 Select the <i>My Benefits</i> tile > <i>Benefits Info</i> tile 3 Select <i>Life Insurance Information</i> or <i>Disability Information</i> from the left side NOTE: Subject to Evidence of Insurability (EOI).

UNFI Benefit Program	Action
Optional AD&D	Enroll or make changes. During initial eligibility period: 1 Sign in to the HR Self-Service Portal (hrportal.unfi.com) 2 Select the <i>Benefits Enrollment</i> tile Outside of initial eligibility period: Call the Associate Contact Center at 1-800-969-9688 or email ACCInquiry@unfi.com.
Accident Insurance Critical Illness Insurance Hospital Indemnity Insurance Legal Coverage	Enroll or make changes during initial eligibility period or Annual Enrollment. Annual Enrollment is also the time to cancel these coverages. • Call Corestream: 1-401-382-6199 • Enroll online, go to Corestream
Pet Insurance Home and Auto Insurance ID Theft Disaster Insurance	Enroll, make changes or cancel at any time. • Call Corestream: 1-401-382-6199 • Enroll online, go to Corestream

Don't forget to check the surcharges!

Be sure to review details about the **Medical Coverage Spousal Surcharge** and **Tobacco Surcharge** – you may end up saving money!

Look out for more information.

UNFI partners with outside vendors to provide some of the benefits and programs described throughout this guide and does share necessary information so these vendors can make the programs available. You may receive communication from these vendors from time to time.

Resources

Enrollment Tools

UNFI provides tools and resources to help you make the right enrollment decisions for you and your family.

Ask ALEX

ALEX is an interactive, digital benefits assistant who can help you make informed decisions. Get help selecting a medical option, learn how to save on health care and more.

Get started. Go to **ALEX (myalex.com/unfi)** to access the following tools:

- **ALEX, digital benefits assistant:** A personalized resource for UNFI associates that asks you questions to provide the most valuable recommendation possible. ALEX is completely confidential
- **Videos:** Learn how to use a Health Savings Account (HSA), medical plan basics and more
- **Important documents**

Benefit Scout®

Learn important information about your life insurance benefits and determine the coverage right for you. Use Benefit Scout®, Securian Financial's online benefits decision tool.

Get started. Go to **Benefit Scout® (lifebenefits.com/unfi)**.

Resources on the HR Self-Service Portal

Access additional UNFI benefit documents, resources and links on the HR Self-Service Portal.

Get started. Go to the **HR Self-Service Portal (hrportal.unfi.com)** and select one of the following to get started: Wellbeing Resources tile, *My Benefits* tile or the related vendor website.

We're here to help!

If you have questions about enrollment or need help enrolling, the Associate Contact Center is here to help!
Call **1-800-969-9688** or email **ACCInquiry@unfi.com**.

Contacts

General Benefits Information

Associate Contact Center	ACCInquiry@unfi.com	1-800-969-9688
Dependent Verification	Alight Login	1-866-617-3981

Medical

Anthem (BCBS)	Pre-members: welcometoanthem.com/unfi Members: anthem.com	1-844-951-0623
HealthAlliance <i>*HealthAlliance will cease operations January 1, 2026.</i>	yourhealthalliance.org	1-800-322-7451 Monday – Friday, 8 a.m. – 5 p.m. CT
UnitedHealthcare (UHC)	Pre-members: whyuhc.com/unfi Members: myuhc.com	1-888-470-8022
Kaiser Permanente	Pre-members: select.kaiserpermanente.org/unfi Members: kp.org	Southern CA: 1-800-464-4000 Northern CA: 1-800-464-4000 Oregon (NW): 1-800-813-2000 Washington: 1-888-901-4636 Hawaii: 1-800-966-5955
Transcarent <i>Surgery Care Benefit</i>	webapp.transcarent.ai/surgery-landing?employerId=1fe2bf59-f87c-403b-9012-6617af2d73c5 Company Code: UNFI2	1-877-820-7992
Sword Health <i>Musculoskeletal Support</i>	meet.swordhealth.com/unfi	1-877-820-7992

Prescription Drugs

Express Scripts	express-scripts.com	1-800-455-6892
Rx Savings Solutions	rxss.com	1-800-268-4476
SaveOnSP	saveonsp.com/unfi	1-800-683-1074
Keenan Pharmacy Clinical Management/US-Rx Care	N/A	1-800-241-8440
Kaiser Permanente	kp.org	Southern CA: 1-800-464-4000 Northern CA: 1-800-464-4000 Oregon (NW): 1-800-813-2000 Washington: 1-888-901-4636 Hawaii: 1-800-966-5955

Dental

Delta Dental of Minnesota	deltadentalmn.org	1-800-448-3815
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Vision

Vision Service Plan (VSP)	vsp.com	1-800-877-7195
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HSA & FSAs

Optum Bank <i>HSA</i>	optumbank.com	1-866-234-8913
Optum Bank <i>FSAs</i>	optumbank.com	1-800-243-5543

Wellbeing

Healthy Pursuits <i>Wellness Program</i>	Pre-members: Join personifyhealth.com/unfihealthypursuits Members: app.personifyhealth.com/	1-888-671-9395
LabCorp Employer Services <i>Health Screening Questions</i>	LES-support@labcorp.com	1-877-469-5411
Employee Assistance Program <i>ComPsych GuidanceResources</i>	guidanceresources.com Web ID: UNFI	1-844-729-5167

Life and AD&D Insurance

Securian Financial	lifebenefits.com Login ID: UNFI + 7-digit employee ID Password: DOB (MMDDYYYY) + last 4 digits of your SSN	1-866-293-6047
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Disability

Lincoln Financial	mylincolnportal.com Company Code: UNFI2	1-855-286-1547
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401(k) Plan

Fidelity	netbenefits.com	1-800-835-5095 Enroll: Text START to 343898 (message & data rates may apply)
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Supplemental Benefits

• Auto/Home Insurance • Critical Illness, Hospital Indemnity and Accident Insurance • Disaster Insurance • Legal Coverage • ID Theft Protection • Pet Insurance	2025 Voluntary Coverage (through December 31, 2025): unfivoluntarybenefits.com After January 1, 2026: unfi.corestream.com	2025 Voluntary Coverage (through December 31, 2025): 1-800-626-9065 After January 1, 2026: 1-401-382-6199
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Associate Discount Program

PerkSpot	unfi.perkspot.com	1-866-606-6057
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Access your benefit contacts on-the-go!

For quick access to vendor phone numbers and web addresses, save the UNFI benefits contact app to your smartphone or tablet. Go to **UNFI Benefit Contacts (unfibenefitscontacts.com)** from your smartphone and add it to your home screen.

Health Insurance Marketplace Options: FAQs

Required Notices

Are individuals required to have health coverage?

Prior to January 2019, most individuals were required to obtain acceptable health insurance coverage for themselves and their family members or pay a penalty. This provision of the health care reform law was called the “individual mandate” because it had the effect of requiring individuals to have health coverage. This portion of the law has been removed effective January 2019. However, it should not prevent you from obtaining acceptable health insurance coverage for you and your family.

Do UNFI’s health plans meet the government standard for minimum value?

Yes, UNFI’s current health plans meet the government standards for minimum value.

Are UNFI’s health plans intended to be affordable?

Yes, UNFI’s current health plans meet the standards for affordable coverage.

Does this mean I have to join the UNFI health plan?

No, you will have the option to obtain coverage through the exchange in the state that you reside in.

What if I want to join the UNFI health plan?

Only associates eligible for benefits coverage are able to join the UNFI health plan.

Will I qualify for a subsidy if I obtain coverage through the exchange?

It is extremely rare to qualify for a subsidy. UNFI’s current health plans meet the government standards for minimum value as well as affordable care and no subsidy would apply.

Are all exchanges the same?

No, each state has its own individual plan benefits and costs that meet federal guidelines.

Are insurance premiums for the exchange pre-tax or after-tax?

Premiums are made on an after-tax basis.

Can I drop my UNFI health coverage to obtain coverage through the exchange?

In general, no, unless you are eligible to enroll in exchange coverage through either a special enrollment period or the exchange’s annual open enrollment period.

When is the open enrollment for the exchange?

The open enrollment period is the same for all exchanges: November 1 - January 31.

Whom do I contact if I want to learn more about the exchange and the health marketplace options?

You can contact your state exchange. Log on to www.healthcare.gov for information regarding exchanges and for assistance with evaluating your options, including eligibility for coverage through the marketplace and the costs.

Can UNFI advise me on my options?

No, the information needed to make this decision includes a review of all your personal financial information, which is not available to UNFI.

What if I lose my UNFI health coverage?

You may apply for coverage through the Exchange. You may be eligible for COBRA.