



puratos

Food Innovation for Good



2025

EMPOWERING OUR PEOPLE
YOUR BENEFITS & RESOURCES GUIDE



2025

At Puratos, we believe that well-being inspires well-doing.

At Puratos, we believe that well-being inspires well-doing. We aspire to deliver an employee experience that promotes the total well-being of every individual, equipping and enabling you to reach your fullest potential in every sphere of life. This aspiration flows from our heritage as a warm, caring family company—with a longstanding commitment to being a People First company. As such, we maintain an Employee Health & Well-being Blueprint that captures our commitments to you.



Physical & Mental Health

We are committed to the well-being of the whole person, sustaining the energy required to achieve our full potential and deliver exceptional results.



Financial Health

We are committed to the financial education and security of all Puratos employees through comprehensive and equitable compensation and benefits.



Healthy & Safe Environment

We are committed to invest in the physical and psychological safety of our employees everywhere, ensuring the resilience of our people.



Social Connection

We are committed to a People First organization, delivering on a culture of care, belonging, and collaboration, in the service of our purpose for the good of society.

The guide is designed to give you important information on how we create an environment that meets these commitments. Read on to learn more about all the offerings available here at Puratos!



Puratos

Personalized Well-being Support

We understand that the path to wellbeing is unique for everyone. Our mission is to provide personalized well-being offerings designed to support you in achieving your best self through tailored options.

Personalized Health Coaching

Available for you and your spouse through Wellright at XXX-XXX-XXXX (More information on [page X](#)).

Through our health coaching program, you are able to access 1:1 support tailored to specific health needs and goals. Whether it's improving fitness, managing a health condition, or adopting a healthier lifestyle.

On-Demand Mental Health Support

Available to you and your entire family through Telus Health at XXX-XXX-XXXX (More information on [page X](#)).

Through Telus, you can connect with a mental health counselor at any time. You can book an appointment in advance, call a 1-800 number to speak with a live representative or use 1:1 chat support to address your needs. Whether you need to discuss personal or emotional challenges, family demands, relationship counseling, or other concerns, remember that help is just a phone call away. It's also important to remember that this service is available to your entire family. When one person is struggling, it can impact everyone. Telus offers group counseling sessions or 1:1 support as needed.

Comprehensive Financial Coaching

Available to your family through Creative Planning with [creativeplanning.com](https://www.creativeplanning.com). (More information can be found on [page X](#)).

No matter where you are on your financial journey, a coach can provide valuable assistance. They can help you establish a solid financial foundation by discussing budgeting, emergency savings, and cash flow priorities. Additionally, they can review your credit score and explore ways to reduce your debt. A coach can also guide you on how to maximize your benefits and build wealth through investing, tax efficiency, estate planning, and more.

Happier, Healthier Reimbursement Fund

Available to you through Inspira Financial. (More information can be found on [page X](#)).

This reimbursement account is designed to support your well-being and personal growth. As you incur wellness and lifestyle-related expenses throughout the year, remember to keep your receipts for reimbursement. Whether it's for fitness classes, mental health services, or tuition reimbursement, this benefit is here to help you lead a happier, healthier life!



At Puratos, we are committed to your personalized wellbeing.

Our programs are designed to support every aspect of your health and happiness, ensuring your unique needs are met. We aim to help you thrive both personally and professionally. Discover more about our tailored offerings in this benefits guide.

Important Contacts

SERVICE	CARRIER	WHERE TO ACCESS / CONTACT INFO
PHYSICAL & MENTAL HEALTH RESOURCES		
Me + Puratos Well-Being Platform	XXX	www.website.com
Health Coaching	XXX	www.website.com
Medical Insurance	XXX	www.website.com
24/7 Nurse Line	XXX	www.website.com
Virtual Telemedicine Care	XXX	www.website.com
Prescription Drugs	XXX	www.website.com
Dental Insurance	XXX	www.website.com
Vision Insurance	XXX	www.website.com
Insurance Decision Tools	XXX	www.website.com
Employee Assistance Program (EAP)	XXX	www.website.com
Travel Assistance	XXX	www.website.com
FINANCIAL HEALTH RESOURCES		
Leave of Absence Life Insurance Short Term & Long Term Disability	XXX	www.website.com
Flexible Spending Accounts Health Savings Account Healthier Happier Fund	XXX	www.website.com
Personal Insurance Discounts	XXX	www.website.com
Financial Counseling	XXX	www.website.com

Important Contacts

SERVICE	CARRIER	WHERE TO ACCESS / CONTACT INFO
FINANCIAL HEALTH RESOURCES		
Discounted Shopping	XXX	www.website.com
Discounted Cell Service	XXX	www.website.com
Retirement 401(k) Savings Plan	XXX	www.website.com
Will Preparation	XXX	www.website.com
Identity Theft	XXX	www.website.com
Fresh Start Credit Score	XXX	www.website.com
Total Reward Statements	XXX	www.website.com
Human Resources/Payroll	XXX	www.website.com
Share the Magic Employee Referrals	XXX	www.website.com
HEALTHY AND SAFE ENVIRONMENT RESOURCES		
Speak Up Channel	XXX	www.website.com
Questions	XXX	www.website.com
SOCIAL CONNECTION RESOURCES		
Unicorner	XXX	www.website.com
Unify	XXX	www.website.com
Puratos for Purpose (P4P)	XXX	www.website.com



Section 1

Physical & Mental Health

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We are committed to the well-being of the whole person, sustaining the energy required to achieve our full potential and deliver exceptional results.



Physical & Mental

Payroll Costs: Bi-Weekly

Puratos offers a variety of benefit programs to employees, including both complimentary and voluntary options you can opt into during Open Enrollment each year. Below, you'll find a summary of costs for voluntary insurance programs if you decide to enroll. The other programs mentioned in this guide are free, unless otherwise specified.

Did you notice?

If you completed your wellness requirements, your cost increase is less than \$5 per pay!

ANNUAL SALARY \$XX			
AETNA HEALTH SAVER MEDICAL PLAN	ELIGIBLE FOR \$XX ME + PURATOS WELLNESS DISCOUNT (EMPLOYEE + SPOUSE COMPLETION)	ELIGIBLE FOR \$XX ME + PURATOS WELLNESS DISCOUNT (EMPLOYEE COMPLETION)	DID NOT COMPLETE ME + PURATOS WELLNESS REQUIREMENTS
Employee Only (Includes \$XX Puratos HSA Contribution)	\$XX	\$XX	\$XX
Employee + Spouse (Includes \$XX Puratos HSA Contribution)	\$XX	\$XX	\$XX
Employee + Child(ren) (Includes \$XX Puratos HSA Contribution)	\$XX	\$XX	\$XX
Employee + Family (Includes \$XX Puratos HSA Contribution)	\$XX	\$XX	\$XX
ANNUAL SALARY LESS THAN \$XX			
AETNA PPO MEDICAL PLAN	ELIGIBLE FOR \$XX ME + PURATOS WELLNESS DISCOUNT (EMPLOYEE + SPOUSE COMPLETION)	ELIGIBLE FOR \$XX ME + PURATOS WELLNESS DISCOUNT (EMPLOYEE COMPLETION)	DID NOT COMPLETE ME + PURATOS WELLNESS REQUIREMENTS
Employee Only	\$XX	\$XX	\$XX
Employee + Spouse	\$XX	\$XX	\$301.46
Employee + Child(ren)	\$XX	\$XX	\$XX
Employee + Family	\$XX	\$XX	\$XX
ANNUAL SALARY LESS THAN \$XX			
AETNA HEALTH SAVER MEDICAL PLAN	ELIGIBLE FOR \$XX ME + PURATOS WELLNESS DISCOUNT (EMPLOYEE + SPOUSE COMPLETION)	ELIGIBLE FOR \$XX ME + PURATOS WELLNESS DISCOUNT (EMPLOYEE COMPLETION)	DID NOT COMPLETE ME + PURATOS WELLNESS REQUIREMENTS
Employee Only (Includes \$XX Puratos HSA Contribution)	\$XX	\$XX	\$XX
Employee + Spouse (Includes \$XX Puratos HSA Contribution)	\$XX	\$XX	\$XX
Employee + Child(ren) (Includes \$XX Puratos HSA Contribution)	\$XX	\$XX	\$XX
Employee + Family (Includes \$XX Puratos HSA Contribution)	\$XX	\$XX	\$XX
ANNUAL SALARY LESS THAN \$XX			
AETNA PPO MEDICAL PLAN	ELIGIBLE FOR \$XX ME + PURATOS WELLNESS DISCOUNT (EMPLOYEE + SPOUSE COMPLETION)	ELIGIBLE FOR \$XX ME + PURATOS WELLNESS DISCOUNT (EMPLOYEE COMPLETION)	DID NOT COMPLETE ME + PURATOS WELLNESS REQUIREMENTS
Employee Only	\$XX	\$XX	\$XX
Employee + Spouse	\$XX	\$XX	\$XX
Employee + Child(ren)	\$XX	\$XX	\$XX
Employee + Family	\$XX	\$XX	\$XX



Physical & Mental

Payroll Costs: Bi-Weekly

DENTAL & VISION - ALL SALARIES			
	DENTAL HMO	DENTAL PPO	VISION
Employee Only	\$XX	\$XX	\$XX
Employee + Spouse	\$XX	\$XX	\$XX
Employee + Child(ren)	\$XX	\$XX	\$XX
Employee + Family	\$XX	\$XX	\$XX





Physical & Mental

Payroll Costs: Weekly

ANNUAL SALARY \$XX			
AETNA HEALTH SAVER MEDICAL PLAN	ELIGIBLE FOR \$XX ME + PURATOS WELLNESS DISCOUNT (EMPLOYEE + SPOUSE COMPLETION)	ELIGIBLE FOR \$XX ME + PURATOS WELLNESS DISCOUNT (EMPLOYEE COMPLETION)	DID NOT COMPLETE ME + PURATOS WELLNESS REQUIREMENTS
Employee Only (Includes \$XX Puratos HSA Contribution)	\$XX	\$XX	\$XX
Employee + Spouse (Includes \$XX Puratos HSA Contribution)	\$XX	\$XX	\$XX
Employee + Child(ren) (Includes \$XX Puratos HSA Contribution)	\$XX	\$XX	\$XX
Employee + Family (Includes \$XX Puratos HSA Contribution)	\$XX	\$XX	\$XX
AETNA PPO MEDICAL PLAN	ELIGIBLE FOR \$XX ME + PURATOS WELLNESS DISCOUNT (EMPLOYEE + SPOUSE COMPLETION)	ELIGIBLE FOR \$XX ME + PURATOS WELLNESS DISCOUNT (EMPLOYEE COMPLETION)	DID NOT COMPLETE ME + PURATOS WELLNESS REQUIREMENTS
Employee Only	\$XX	\$XX	\$XX
Employee + Spouse	\$XX	\$XX	\$XX
Employee + Child(ren)	\$XX	\$XX	\$XX
Employee + Family	\$XX	\$XX	\$XX
ANNUAL SALARY LESS THAN \$XX			
AETNA HEALTH SAVER MEDICAL PLAN	ELIGIBLE FOR \$XX ME + PURATOS WELLNESS DISCOUNT (EMPLOYEE + SPOUSE COMPLETION)	ELIGIBLE FOR \$XX ME + PURATOS WELLNESS DISCOUNT (EMPLOYEE COMPLETION)	DID NOT COMPLETE ME + PURATOS WELLNESS REQUIREMENTS
Employee Only (Includes \$XX Puratos HSA Contribution)	\$XX	\$XX	\$XX
Employee + Spouse (Includes \$XX Puratos HSA Contribution)	\$XX	\$XX	\$XX
Employee + Child(ren) (Includes \$XX Puratos HSA Contribution)	\$XX	\$XX	\$XX
Employee + Family (Includes \$XX Puratos HSA Contribution)	\$XX	\$XX	\$XX
AETNA PPO MEDICAL PLAN	ELIGIBLE FOR \$XX ME + PURATOS WELLNESS DISCOUNT (EMPLOYEE + SPOUSE COMPLETION)	ELIGIBLE FOR \$XX ME + PURATOS WELLNESS DISCOUNT (EMPLOYEE COMPLETION)	DID NOT COMPLETE ME + PURATOS WELLNESS REQUIREMENTS
Employee Only	\$XX	\$XX	\$XX
Employee + Spouse	\$XX	\$XX	\$XX
Employee + Child(ren)	\$XX	\$XX	\$XX
Employee + Family	\$XX	\$XX	\$XX

Puratos offers all employees access to a fantastic tool called Ask ALEX. This tool is designed to assist you in choosing the right plans to enroll in. By asking ALEX, you can learn about various insurance programs and input your anticipated medical care needs to receive personalized recommendations. **To get started, visit www.website.com.**



Physical & Mental

Payroll Costs: Weekly

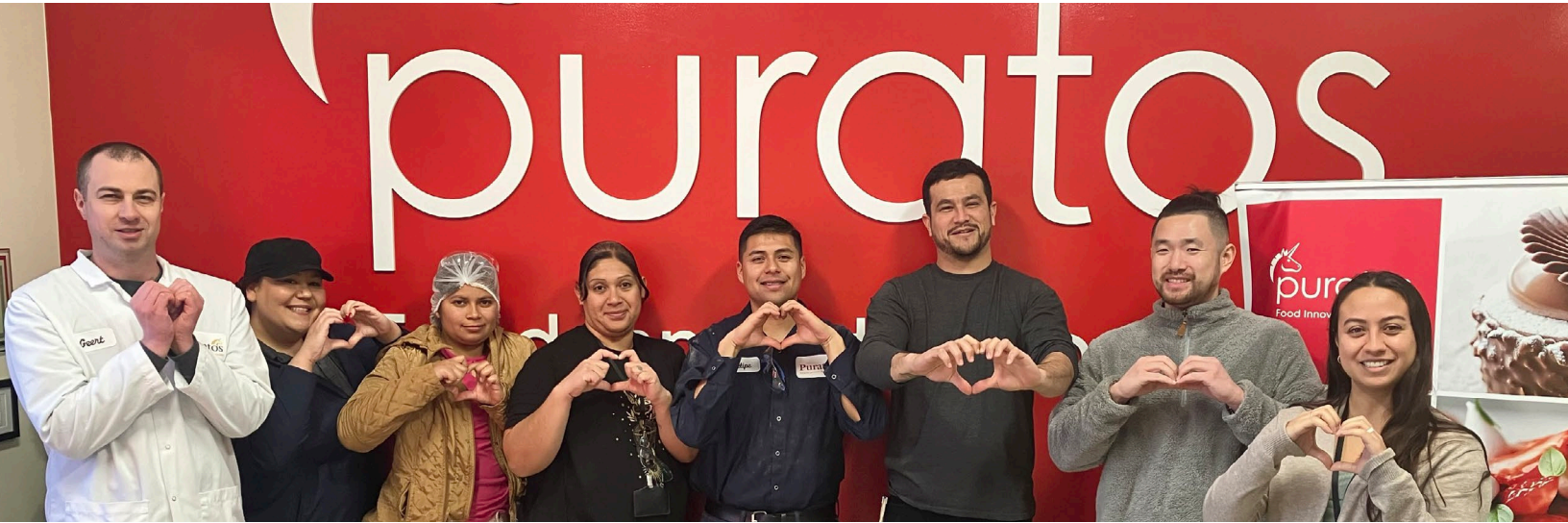
DENTAL & VISION - ALL SALARIES			
	DENTAL HMO	DENTAL PPO	VISION
Employee Only	\$XX	\$XX	\$XX
Employee + Spouse	\$XX	\$XX	\$XX
Employee + Child(ren)	\$XX	\$XX	\$XX
Employee + Family	\$XX	\$XX	\$XX





Physical & Mental

Digital Well-being Platform: Powered by WellRight



 **Me + Puratos**
Happier. Healthier. For Good.

Me + Puratos Well-being Portal:

Your well-being matters not only to you but also to your family and Puratos. Our goal is to support all employees in their quest to achieve overall well-being and purpose both in and out of work to help you live a **happier, healthier life for good**.

Puratos provides all employees access to an interactive platform, Me + Puratos, designed to provide you with valuable support through tools, incentives, education, inspiration, programs designed to address health challenges, and a plan of action for maximizing your well-being and purpose.

Registration & Eligibility:

All Puratos USA employees are automatically enrolled in the Me + Puratos program powered by WellRight at no additional cost. WellRight is a personal and confidential online health management solution offering onsite health screenings, an online health questionnaire, free health coaching, health education tools, resources, and much more! **This program is available to all Puratos USA employees—even those not enrolled on the medical plan!**

To register, visit www.website.com and click register. After completing the required information, you will receive an email link to confirm your account. You can also register through the WellRight mobile app (company code = Puratos). **Important: Please note, it can take up to two weeks after your hire date for your information to show in the Wellright portal.**



Insurance Premium Discount Available to both you and your spouse

Insurance Premium Discount:

Depending on the plan you elect, both you and your spouse are both eligible to receive an extra \$XX by participating in the Me + Puratos program. To receive your \$XX discount, the following activities should be completed prior to November XX, 2025.

1. **Health Questionnaire through WellRight:** this can be completed directly through your WellRight account via a computer or mobile app.
2. **Biometric screening:** this can be completed through onsite opportunities, visits to a local LabCorp or visiting your own provider. To elect your method for completion, click on the MeasureUp file in your WellRight account.

3. **Review your results with a Health Coach:**

Connect with a health coach by calling XXX-XX-XX or emailing xxx@xxx.com

OR

Complete your customized care pathway journey through Wellright:

Choose a combination of the challenges outlined for you under the Care Pathways header in the Me + Puratos portal to reach 150 points.

Rewards:

Throughout the year, you will begin accumulating points each time you complete activities. These points will be transferred to the Unicorner platform each quarter where you can redeem your points for prizes of your choice. Are you interested in a new grill, a day at the spa or new golf clubs? Maximize your points through WellRight to build up your balance!

Important Contacts:

The Me + Puratos portal is a confidential platform that stores a variety of personal information. **This information is only available to you and WellRight.** For questions regarding the portal, please refer to the contacts below:

- WellRight Registration/Activities: xxx@xxx.com.
- MeasureUp Health Screening Registration/Results Questions: XXX-XX-XX, ext. 1.
- Health Coaching: call XXX-XX-XX or xxx@xxx.com.

Did you know?

New hires have an opportunity to receive the wellness insurance discount immediately? Once you complete your 3 requirements for the year, you will start receiving your discount the first of the next month!



Health Coaching

All employees, regardless of enrollment in Puratos medical plan, can take advantage of a personalized health review with a health coach in Me + Puratos. Employees can discuss the results from their AgeGage Health Questionnaire and MeasureUp Health Screening or any general health-related questions.

To schedule an appointment with a health coach, call at XXX-XX-XX or email at xxx@xxx.com.

Did you know?

All employees have access to health coaching? You don't need to be enrolled on the medical plan! In addition, spouses enrolled on the Aetna medical plan can contact health coaches and access the WellRight portal at any time.

Listed here are just a few of the many topics employees can discuss with a health coach:





Physical & Mental

Medical Insurance

Puratos recognizes that everyone's health care needs are different. We offer two medical plan options through Aetna for employees to choose the best coverage to suit their needs!

Not sure which plan is right for you?

Visit page X to learn about the ALEX online tool that can help you make the right decision for you and your family!

BENEFIT COVERAGE	PPO In-Network Coverage	HEALTH SAVER HSA In-Network Coverage
Employer HSA Contribution (Individual/Family)	\$XX	\$XX
Annual/Calendar Year Deductible (Individual/Family)	\$XX	\$XX
Out-of-Pocket Maximum (Individual/Family)	\$XX	\$XX
Coinsurance	\$XX	\$XX
Physician Services		
Doctor's Office Visit	\$XX	\$XX
Specialist Office Visit	\$XX	\$XX
Preventive Care	\$XX	\$XX
Lab & X-ray Services	\$XX	\$XX
Hospital Services		
Inpatient	\$XX	\$XX
Outpatient	\$XX	\$XX
Emergency Care	\$XX	\$XX
PRESCRIPTION DRUGS	PPO In-Network Coverage	HEALTH SAVER HSA In-Network Coverage
Retail (30-day Supply)		
Generic	\$XX	\$XX
Preferred Brand	\$XX	\$XX
Non-Preferred Brand	\$XX	\$XX
Mail Order (90-day Supply)		
Generic	\$XX	\$XX
Preferred Brand	\$XX	\$XX
Non-Preferred Brand	\$XX	\$XX
OUT-OF-NETWORK COVERAGE	PPO	HEALTH SAVER HSA
Deductible	\$XX	\$XX
Out-of-Pocket Maximum	\$XX	\$XX
Coinsurance	\$XX	\$XX

Deductibles, in-network copays and in-network coinsurance accumulate toward the out-of-pocket maximums.



Aetna Enhancements

Aetna has a wide variety of programs for individuals enrolled in the Puratos medical insurance program. Explore the programs that fit with your needs!

Aetna's 24 Hour Nurse Line:

- Aetna provides a 24-hour nurse line for individuals enrolled in Aetna's medical plans. You can speak to a registered nurse about health issues any time of the day. There are no limits on the times you can call and all covered family members have access! You can expect to receive information on a variety of health and wellness topics, education about specific medical tests or procedures, and assistance in preparing for a visit to your doctor.
- There are two ways to get health information.
 1. Call a registered nurse at XXX-XX-XX
 2. Log in at www.website.com

Aetna One Flex Program:

Aetna's One Flex program provides ongoing nurse support for employees. Employees receive one on one personalized nurse support with clinical nurses that can collaborate with service teams to help you achieve your health goals.

Aetna Smart Compare:

Aetna's Smart Compare is a designation program that identifies local providers who provide a higher quality of care that employees can trust. This program allows employees to compare providers in network to find the best fit for their medical needs. To identify high-performing providers in your network go to www.website.com.

Aetna LifeMart Member Discount Program:

- Aetna's LifeMart Member Discount program is a member discount program that offers a range of savings on products, from discounted prices, free gifts, coupons, or waived fees. Employees can receive fitness and weight management discounts like gym memberships, scales, blood pressure monitors, wearable fitness devices, work out equipment, and virtual fitness programs.
- Get started by registering on the LifeMart website, LifeMart Login Registration (www.website.com). Browse discounts on the site or download the app to access LifeMart anytime, anywhere.





Aetna Enhancements

Aetna Enhanced Maternity Program

- With Aetna's Enhanced Maternity Program, employees can get support throughout their entire pregnancy journey. Employees can learn about what to expect before and after delivery, early labor symptoms, newborn care and more. This program offers employees phone-based genetic counseling and screening, as well as convenient, confidential and cost-effective genetic testing. This program can help employees make informed decisions throughout their pregnancy and give you advice on lowering your risk for early labor. Additionally, if employees are struggling with postpartum depression, this program can help provide coping techniques.
- To enroll in this program:
 - text BABY to XXX.*
 - enroll on your Aetna member website.
 - Call us at XXX-XX-XX weekdays from 8 AM to 7 PM ET.

Did you know?

While pregnant, you are eligible for an additional dental cleaning (up to 3 per year) through the Cigna dental plan?

CVS Virtual Care:

In 2025, Aetna will offer CVS Virtual care for employees on Aetna's medical plans.

- Employee will have 24/7 on-demand care where you can virtually connect quickly and easily with a licensed provider for minor illnesses and injuries.
- Employee will have access to mental health services. You can schedule talk therapy visits with licensed therapists and get access to mental health counseling for things like anxiety, stress, and depression.
- All visits are with U.S.-based providers licensed in your state. Visit www.website.com to learn more.



Dental Insurance



Good dental health significantly impacts overall well-being. Puratos offers two dental plans through Cigna Dental for employees to choose the best option for them and their family. Cigna dental plans are designed to help you maintain a healthy smile through regular preventative dental care and to fix any problems as soon as they occur. Because preventative care is so important, both plans cover these in-network services with no deductible or copay.

HMO Plan:

Enrolled participants are required to file the name of their dentist with Cigna. If care is required by a dentist not named on your plan, approval from Cigna is required prior to accessing care.

PPO Plan:

Participants have the choice and flexibility to receive dental treatment from any dentist you choose; however, you will save money when you visit a dentist in the Cigna dental provider network. These dentists are paid at the maximum plan allowance and cannot bill for any amount in excess of the allowance. Non-participating providers, however, may balance bill for the amount in excess of Cigna's maximum allowance, which will result in higher out-of-pocket costs to you.

New this year!
We continue to enhance the dental benefits! Beginning in 2025, the annual maximum benefit has been increased to \$XX and coverage for Implants has been added to the PPO plan.

BENEFIT	DENTAL PPO PLAN In-Network & Out-of-Network	DENTAL HMO PLAN In-Network Only
Annual/Calendar Year Maximum	\$XX	\$XX
Annual/Calendar Year Deductible (Individual/Family)	\$XX	\$XX
Preventive Services	\$XX	\$XX
Basic Services	\$XX	
Major Services	\$XX	
Orthodontia Lifetime Maximum	\$XX	

Orthodontia benefits are 50% covered up to the Orthodontia Lifetime Maximum.



Vision Insurance



Vision care is crucial to your overall health because regular eye exams can detect not only vision problems but also early signs of serious health conditions such as diabetes, hypertension, and high cholesterol. Poor vision can lead to eye strain, headaches, and an increased risk of accidents, affecting your overall quality of life and productivity. Additionally, maintaining good eye health can help prevent long-term vision impairments and ensure that you

can engage fully in daily activities. By prioritizing vision care, you contribute to your overall well-being and proactive health management.

Puratos offers vision coverage for you and your family. Participating vision providers on the VSP plan are paid up to the maximum plan allowance and cannot bill any amounts in excess of the allowance. Non-participating vision providers are also paid up to the plan allowance, but you are responsible for paying the difference between the non-participating provider's actual charge.

BENEFIT	IN-NETWORK	OUT-OF-NETWORK REIMBURSEMENT
Exam (Annual)	\$XX	\$XX
Lenses (Every 12 Months)	\$XX	\$XX
Frames (Every 24 Months)	\$XX	\$XX
Contact Lenses Instead of Glasses (Every 12 Months)		
Conventional/Disposable	\$XX	\$XX
Medically Necessary	\$XX	v

*15% off contact lens exam (instead of glasses)





Open Enrollment Decision Tools

alex[®]

**Not sure what plans to select?
Ask Alex!**

Alex is Puratos interactive benefits counselor that walks you through the comparison of plans based on your individual needs.

Employees will receive personalized, confidential benefits guidance, which they can access on any computer, tablet, or smartphone. ALEX will ask you personalized questions regarding your benefits and provide you with a custom analysis tailored to you and your family.

Before you make enrollment decisions, let Alex help you find the plans that work best for you and your family. To access Alex, visit www.website.com.

New this year!

You can now tell ALEX about larger planned medical procedures to more accurately project your expenses and select the plan that meets your needs.





Mental Healthcare

Prioritizing your mental health is essential for overall well-being and productivity. Through the Aetna medical insurance, Puratos offers multiple programs to help you take action and prioritize your mental health.

CVS Virtual Care (available to those enrolled on the Aetna Medical Insurance Plan):

Through CVS Virtual Care, employees can schedule therapy visits with licensed therapists and get access to mental health counseling for things like anxiety, stress, and depression. All visits are with U.S.-based providers licensed in your state. Visit www.website.com to learn more.

Brightline Pediatric Behavioral Health Resource (available to those enrolled on the Aetna Medical Insurance Plan):

Puratos now offers a virtual pediatric behavioral health platform, Brightline, that offers kids, teens, and caregivers a full system of personalized support to get back on track. Brightline offers evidence based pediatric care, 1:1 video visits with coaches, therapists and prescribers, peer support and much more.

How to find an in-network Mental Health Provider through Aetna:

- Log in to your account on aetna.com
- Click on "Find a Provider,"
- Under Providers, select Mental Health Providers



Me + Puratos offers many University courses and exercises to help you learn about mental health.

To register, visit

www.website.com/

and click register. After completing the required information, you will receive an email link to confirm your account. You can also register through the WellRight mobile app (company code = Puratos).

Contact Telus Employee Assistance Program any time, 24/7, to speak confidentially with a caring, professional consultant for support, information, and referrals. You can also log in any time to the TELUS Health One platform to access mental health related articles and resources at

www.website.com

Did you know?

Employees do not need to pay towards a deductible to meet with an **in-network outpatient mental health provider**. Employees are only required to pay a copay for each visit.

- PPO: \$XX copay
- Health Saver HSA: \$XX copay



Employee Assistance Program

At Puratos, we are committed to the well-being of the whole person. That's why we're proud to offer an Employee Assistance Program (EAP) through Telus Health One. This program is designed to provide confidential support for personal and professional challenges, enhancing both your health and productivity. By offering the EAP, we aim to create a supportive workplace where you feel valued and can thrive in all aspects of your life.

TELUS Health One offers a convenient way for you to connect with the support available through your employee assistance program (EAP). Whether you want to explore self-guided well-being resources or access 1:1 support, you can do it from TELUS Health One.

Get simplified access to your services:

- Access EAP support, both 1:1 and self-guided
- Use the chat function to connect with the care team in real-time: ask questions, book appointments, and more

Work on your well-being - anytime, anywhere:

- Take a well-being assessment
- Get 24/7 access to self-paced programs that can help promote positive change in your life
- Explore a wide range of articles, videos, podcasts, infographics, toolkits, and other well-being resources

Connect with 1:1 support

- Explore our network of mental health counselors and book an appointment
- Set up a professional consultation for guidance on many work and personal life challenges, including legal, financial, child and elder care and more!

Clinical Counseling



Work-Life Services





Travel Assistance

You have access to travel assistance when you are planning a trip or during an emergency. To access these services, contact The Hartford at XXX-XX-XX.



Pre-Trip Planning Information Includes:

- Visa & Passport Requirements
- Immunization Requirements
- Travel Advisories
- Foreign Exchange Rates
- Embassy Referrals



Emergency Medical Support Includes:

- Medical referrals and monitoring
- Medically necessary evacuation
- Traveling companion and dependent children assistance
- Family member visits
- Emergency medical payments



Emergency Personal Service Includes:

- Sending & Receiving emergency messages
- Emergency travel arrangements
- Emergency cast
- Locating lost items
- Legal assistance
- Bail Advancement
- Translation



Finding In-Network Providers

Puratos offers flexible insurance coverage, enabling you to visit both in-network and out-of-network providers. However, it's important to note that **out-of-network care will generally be more expensive**. In-network care is preferred because it typically comes with lower out-of-pocket costs, thanks to pre-negotiated rates between your insurance provider and healthcare professionals. This arrangement ensures you receive quality care at a more affordable price. Additionally, in-network care simplifies the billing process, reduces the likelihood of unexpected expenses, and facilitates smoother claims processing. Staying within your network also ensures continuity of care with a coordinated team of healthcare providers.

Medical Insurance Through Aetna

- Visit www.website.com
- Navigate to "Find a Doctor"
- Select "Find a Doctor" under the member tab
- To locate in-network pharmacies, navigate to Find a Doctor > Find a Pharmacy



Dental Insurance Through Cigna

- Visit www.website.com
- Search for a dentist



Vision Insurance Through VSP

- Visit www.vsp.com/eye-doctor
- Search for a doctor





Section 2

Financial Health

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We are committed to the financial education and security of all Puratos employees through comprehensive and equitable compensation and benefits.



Puratos Pay Philosophy

The components of our Puratos Pay Philosophy supports our dedication to developing and maintain compensation and benefits programs that align with our 2026 Vivid Vision to “compensate our people well with an equitable and transparent reward structure that provides generous incentives for achieving ambitious targets.”



Pay to Market

Regularly benchmark pay to the external market based on job duties (not title)



Benchmark Based on Real Payroll Data

Access database of all large payroll vendors for real-time salaries and actual bonus payments



Pay for Performance

All employees are not paid the same—productivity and potential are considered



Maintain Internal Equity

Like jobs maintain the same total rewards structure



Consider Total Rewards

Look at more than just base pay, including bonuses, car programs and more



Consider Net Pay

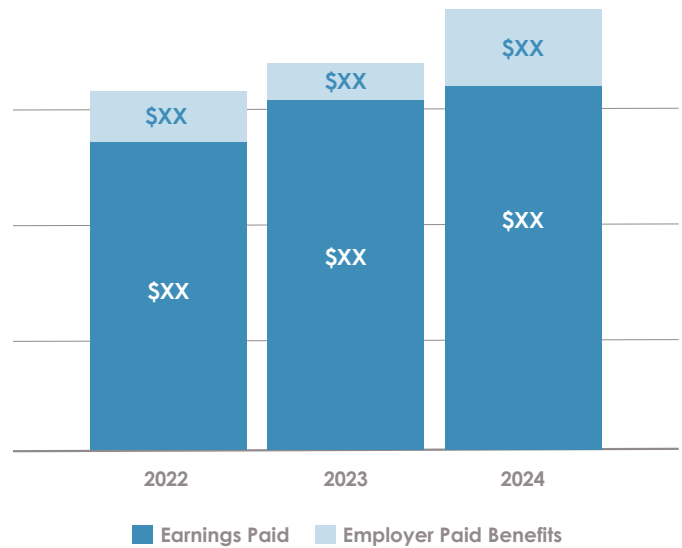
Regularly review insurance cost impact



Total Rewards Statement

Puratos utilizes Total Rewards Statements to highlight the complete value of rewards provided by the organization. These rewards include traditional benefits like healthcare and insurance, disability coverage, performance-based pay, variable compensation (bonus), retirement plans, paid time off, wellness programs, and much more.

Your Total Rewards Statement summary can be accessed on demand directly through UKG. This statement outlines not only the amount you were paid throughout the year for time worked (regular time), but also additional amounts you received through paid time off and other incentives.



To access your statement, log into your UKG account (www.website.com) and navigate to Myself > Pay > Total Compensation.

There, you can view your year-to-date total rewards and compare to previous years as well.



Bonus Program Overview

Puratos has developed a compensation policy with a fair and equitable reward structure between the various categories of defined roles throughout the organization. We aim to reward our people for contributing to achieving the company's business strategy taking into consideration the goals set by the Board of Directors. Our cash-based formula-driven variable Incentive Plans are designed to recognize our people on the accomplishment of specific targets for the respective year.

All employees are eligible for a bonus payment through one of the programs noted below. For a full summary of the program structure, refer to your bonus policy under Policy Acknowledgments within your UKG profile.

- **Sales Incentive Program (SIP):**
 - Paid each year in March to eligible Sales team members. Payments are based on Group (global) performance, Local (country) performance, Sales Financial Targets and Personal Objectives.
- **UniCoDe Program:**
 - Paid each year in March to eligible leadership team members. Payments are based on Group (global) performance, Local (country) performance and Personal Objectives. Individuals eligible for the SIP bonus are not eligible for the UniCoDe program.
- **Quarterly Incentive Program (QIP):**
 - Paid each quarter to employees not eligible for a program referenced above. Payments are based on the applicable factory or distribution center, along with individual attendance.





Payroll Overview

When will I be paid?

Puratos pay day is on Thursday, except when a federal holiday falls on the pay date. In such cases, payroll will be processed a day early. Individuals who sign up for direct deposit should expect to see funds in their bank accounts on pay day. If you opt for a live check, paychecks are scheduled to be delivered on each Thursday. However, live checks can be delayed due to shipping issues or inclement weather, so we strongly encourage you to use direct deposit.

Did you miss a punch?

You cannot edit your punch in/out information yourself. If you happen to miss a punch, reach out to your direct supervisor as soon as possible so they can correct your timesheet.



Do you require payroll support?

- You can access your information whenever you need it. Using the self-service tools in UKG, you can view your pay stubs, update your preferences, and more
- HR is here to support supervisors by providing visibility to people-related data to ensure accurate payroll processing
 - Partner to ensure accurate people management reporting
 - For tax or time-sensitive employee questions, please contact XXX-XX-XX
 - Contact HR via HR Help or xxx@xxx.com



Early Access to Your Paycheck

UKG Wallet:

We understand that there may be times when you need to access your paycheck before the scheduled pay day. All employees have access to UKG Wallet which allows you to access your pay before your Thursday pay date. Receive XX% of your pay (up to \$XX) each pay period through a UKG Visa Card or another preferred method.

- **How do I get started?** Download the UKG Wallet mobile app and register using your phone number and full name. Be sure to use your full, legal name that matches your payroll records, along with the SSN on file. After initial registration, it will take up to 24 hours before connecting your account. This will only occur during initial registration.
- **How will I receive my pay?** At the time of registration, you will be provided an option to sign up for a UKG Visa card which is strongly encouraged. The Visa card has no fees associated with it and allows you to make banking transfers after deposit. You also have the option to receive your pay through direct deposit with an associated fee.

How to access UKG:

You have direct access to your information in UKG to update your tax elections, banking information and more!





401(k) Retirement Plan



As you think about your future, it's important to know that Puratos provides tools that can help protect and maximize your retirement income. The 401(k) plan is a retirement savings plan that is funded by your payroll contributions and matching contributions from Puratos.

Why contribute to the Puratos 401(k) retirement plan? Here are some things to consider:



Convenience:

Your contribution is automatically deducted from your salary each pay period, making it a convenient way to set aside money for retirement.



Puratos Match:

To get your retirement savings plan off to a good start, Puratos matches 100% of the money you contribute to the plan (up to XX% of your annual pay).



Two Great Tax Advantages:

- 1 With Puratos before-tax 401(k) option, you pay income tax only when you withdraw money at retirement. Your contributions are made on a before-tax basis, which means that you immediately reduce the salary you pay taxes on today. Additionally, any gains your investments achieves are tax-deferred.
- 2 With Puratos Roth 401(k) option, you are taxed on the money at the time the contribution is made. With this option, withdrawals at retirement are tax-free.



Access to Your Money:

Your 401(k) account will perform better if kept invested; however, if you need to access your money for emergencies, you may be able to take a loan and pay yourself back with interest. For additional information, contact Principal.



Many Investment Choices:

The Puratos 401(k) plan gives you a wide variety of investment choices with a range of risk and return characteristics. Once you decide what asset allocation works best, your money will begin to work for you.



401(k) Retirement Plan

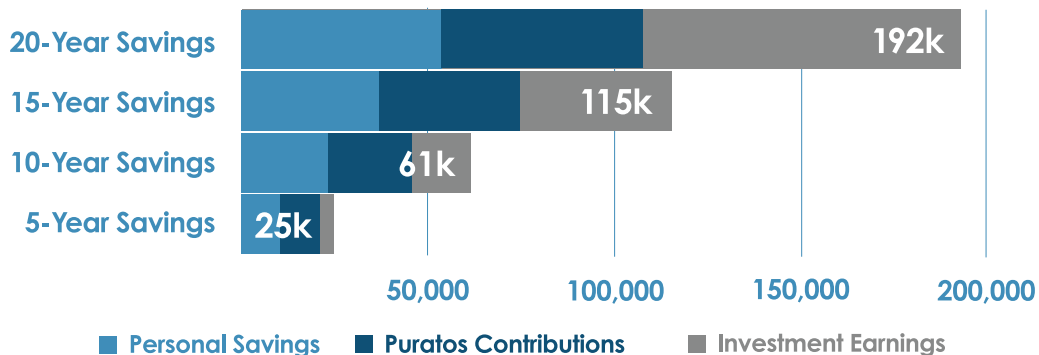
To enroll or make election changes, please follow the below directions.

- Log in to [XX](#)
- Select the Life Events drop down
- Select Life Events
- Click on 401k Contribution Change and follow prompts to make elections.

Our 401(k) service provider, Principal, offers daily performance reporting and transactions anytime you need them via an interactive website. It also provides easy-to-ready statements and a variety of financial tools and resources. To view your account, choose investments, or take a loan, visit www.website.com or reach out to XXX-XX-XX.

If You...	Consider...
Are Not Participating in the 401(k) Program	Starting small — just 1% of your paycheck adds up. Register today at www.website.com .
Contribute a Flat Dollar Amount Per Pay	Changing to a contribution based on a percentage of your pay to ensure contributions adjust as your salary increases.
Currently Contribute to the 401(k) Program	Signing up for auto-increase. Small changes add up over time until you are able to maximize your contributions.
Contribute Your Maximum Budget Into Your 401(k)	Switching to Roth contributions. This after-tax option provides you with multiple withdrawal options throughout retirement.

4% Retirement Savings Adds Up!!





Financial Coaching through Creative Planning

At Puratos, we are committed to the financial education and security of all employees through comprehensive and equitable compensation and benefits. To support this vision, we offer you free access to a personal Financial Wellness Consultant through Creative Planning.

Schedule one-on-one virtual appointments at a time that best fits your schedule. These sessions can be tailored just for you, or you can include your spouse. Additionally, we may offer on-site visits at our larger facilities throughout the year, giving you the chance for in-person meetings.

No matter where you are on your financial journey, a coach can provide valuable assistance.



Financial Foundations:

Budgeting, Emergency Savings, Cash Flow Priorities



Wealth Building:

Investing, Tax Efficiency, Estate Planning & Life Insurance



Benefits Optimization:

Retirement Readiness, Social Security, Medicare, Tax Reduction Options – ROTHs, HSAs, & FSAs



Debt Management:

Credit Scores, Debt Reduction Strategies, Student Loan Options

Make the Most of Your Appointment:

You have control over how much you want to engage during your coaching sessions. You can call with general questions or even provide full access to your information for more personalized support. Here are a few tips to maximize your service:

- Invite Your Spouse: Your spouse can join your session for more comprehensive planning.
- Grant Access to Your Credit Report: Provide access to your latest credit report through the Principal Website for tailored financial recommendations.
- Save Benefit Elections: Secure your benefit elections, which are accessible in the benefit summary on UKG.
- Document Personal Benefit Plans: Keep a record of any personal benefit plans you have.
- Prepare Financial Information: Gather statements, usernames, and passwords for key financial accounts, including bank accounts and investments.

To schedule a meeting with your Financial Wellness Coach, simply scan the QR code. Browse the calendar to find an available date, select a convenient time, and enter your details along with your employer, Puratos. Finally, click “Book” to confirm your appointment.



* All information shared with a financial coach is strictly confidential. With your consent, they can provide a report confirming your attendance at a meeting, allowing you to earn Me + Puratos points.



Life Insurance

Puratos Paid Basic Life and Accidental Death & Dismemberment (AD&D)

Puratos provides full-time employees with Basic Term Life and AD&D coverage at **no cost to you**. When you submit your enrollment, you will have an opportunity to name your plan beneficiary. A plan beneficiary is the person or entity you choose to receive your life insurance payment in the event you pass away. This beneficiary can be changed at any time in the future as needed.

- **Basic Term Life:** The benefit is equal to 1 times your base annual salary to a maximum of \$XX.
- **AD&D:** If you are seriously injured or lose your life in an accident, you will be eligible for an amount equal to your Basic Life Insurance.

Voluntary Life Insurance

In addition to the amount of life insurance provided by Puratos, you have the opportunity to purchase Voluntary Life Insurance for yourself, your spouse and your children. You have the option to enroll in Voluntary Life and AD&D Insurance during open enrollment. If you are enrolling for the first time, you will automatically be approved for coverage up to \$150,000. However, if you are opting for higher amounts of coverage or decide to add or increase coverage later, Evidence of Insurability (EOI) is required. EOI is documentation or proof that the insurance company needs to verify your health status before approving coverage. Additional information on EOI will be sent via email directly through The Hartford following your enrollment. Make sure your UKG email is accurate and up to date so you do not miss out on this important information!

Premiums: The cost of Voluntary life and AD&D is based on your age and the amount of coverage employees elect. When enrolling in UKG, employees can view your personalized rates to determine which option is best for them.

Eligibility	Benefit-Eligible Employees	Legal Spouses	Children up to Age 19 (23 If Full-Time Student)
		Must Purchase Voluntary Life Insurance for Yourself	
Minimum Benefit	\$XX	\$XX	\$XX
Maximum Benefit	\$XXy	\$XX	\$XX
Guaranteed Issue Amount	\$XX	\$XX	\$XX
Available Increments	\$XX	\$XX	\$XX



Leave of Absence

During your time at Puratos, you may encounter situations that necessitate a Leave of Absence. This could be due to a personal medical condition, caring for a sick family member, parental leave, or other personal circumstances. To assist you in navigating this process, Puratos offers support through a leave counselor who is dedicated to answering your questions. The Hartford is available to help you with all of the necessary paperwork to file your claim and navigate any potential state benefits available. Employees must contact The Hartford to open their leave case.

In addition to support through The Hartford, a Puratos Human Resource representative can help you navigate through the leave process. To get started, contact The Hartford and visit HR Help through UKG to complete your Leave Request Form. In HR Help, employees can also find full Leave User Guide with important FAQs and next steps.

If you need to initiate a Leave of Absence request, you have two main responsibilities: (1) inform your supervisor of your anticipated schedule, and (2) contact The Hartford at XXX-XX-XX. The Hartford will evaluate your eligibility, provide the required paperwork, and inform HR. Once The Hartford receives your claim, HR will reach out to you for the next steps regarding your pay.

Parental Support:

Supporting employees during the critical time of caring for and bonding with a newborn or newly adopted child is important to Puratos. In alignment with our Calling for Caring program, Puratos provides assistance to employees through the Parental Leave Program.

New parents are eligible for 2 weeks of paid parental leave to be used within the first 12 months following the birth or adoption of the new family member. If employees are taking an extended leave to bond with their newborn or adopted child, employees are asked to use these two weeks of paid parental leave during that time.

Birth mothers are eligible for compensation equal to 100% of your Base Salary for 10 weeks following the birth of a child. Any disability benefits received during this 10 week period, either through The Hartford or state programs, will be deducted from your regular salary. Puratos will pay the difference between your regular salary and the disability amount via payroll. Following the 10 weeks of maternity leave, additional time off may be available. Reach out to The Hartford early in the process to file your claim. A representative from Human Resources will contact you with additional information outlining what to expect, including a detailed payroll schedule.





Disability Coverage



Puratos – Paid Disability Insurance

If you are taking a Leave of Absence for a personal medical issue, disability insurance is designed to replace a portion of your income and support you while you manage medical concerns. Puratos offers programs to assist you during times of disability. In addition to applicable state benefits, you are eligible for both Short-Term and Long-Term Disability benefits at no cost to you.

Short-Term Disability (STD)

STD Insurance replaces a portion of your income if an injury or illness forces you out of work for an extended period of time. Puratos provides STD coverage at no cost to you and enrollment is automatic. After you are out of work for 7 days for a qualified non-work related illness or injury, you will receive 2/3% of your weekly pay up to a maximum benefit of \$XX per week. These STD benefits last for a maximum of 12 weeks, so you can focus on getting better and worry less about keeping up with your bills. In the event that you remain out of work beyond 12 weeks, Long-Term Disability benefits are also provided through Puratos.

Long-Term Disability (LTD)

Puratos also provides LTD Insurance to protect your finances when your disability continues beyond the period covered by the STD plan. This benefit is also fully paid for by the company and enrollment is automatic. After 90 consecutive days of a qualified non-work related illness or injury, you will receive 60% of your annual base pay up to \$XX per month.



Medical Tax Savings Accounts: HSA vs. FSA

Tax savings accounts can be a great way to help you take control of your money. Through tax-savings accounts, you are able to deposit money on a **pre-tax** basis that you can then use to pay your qualified bills. Puratos offers employees the option of two different tax savings accounts depending on your medical plan election. To give you an example of how tax savings accounts save you money, let's say you have \$1,500 in health care expenses for the plan year. Using an annual salary of \$50,000, here's how the accounts save you money.

	With an HSA	With a Health Care FSA	Without a Tax Savings Account
Puratos Contribution (Family Coverage)	\$XX	\$XX	\$XX
Annual Salary	\$XX	\$XX	\$XX
Health Care Account Contribution	\$XX	\$XX	\$XX
Taxable Pay	\$XX	\$XX	\$XX
Estimated Taxes (22%)	\$XX	\$XX	\$XX
Net Pay	\$XX	\$XX	\$XX
After-Tax Health Care Expenses	\$XX	\$XX	\$XX
Income after Expenses and Contributions	\$XX	\$XX	\$XX
Total Savings	\$XX	\$XX	\$XX

Let's Compare: Both the Health Savings Account (HSA) and Health Care Flexible Spending Account (FSA) allow you to put aside pre-tax dollars for eligible medical, pharmacy, dental and vision expenses. Some differences between the two medical tax savings accounts offered by Puratos include the following:

- The FSA is available to employees who enroll in the PPO medical plan or waive medical coverage. The HSA is only available to employees who enroll in the Health Saver medical plan.
- There is no employer contribution in the FSA. Puratos makes an annual lump-sum contribution of either \$XX or \$XX into the HSA on your behalf depending on the plan tier selected.
- Changes to the FSA can only be made during Open Enrollment. You can change your contribution amount in the HSA anytime during the year.
- Your full FSA funds are available to use on January 1. HSA funds cannot be used until they are deposited each pay period (with the exception of the lump-sum payment from Puratos that is deposited at the start of the year).
- Your FSA has a use-it-or-lose-it rule, which means that any unused amounts in the FSA will be forfeited the following year. The HSA does not have a use-it-or-lose-it rule, and funds carry over from year to year.
- Your FSA balance cannot earn interest. Similar to a bank account, your HSA will earn interest.
- The FSA does not stay with you if you leave Puratos. The HSA stays with you even when you are not employed by Puratos.



Health Savings Accounts (HSA)

Health Savings Account Page:

Employees **enrolled in the Health Saver HSA medical plan** with Aetna have access to a Health Savings Account plan with Inspira Financial. In addition to the funds employees can contribute to their Health Savings Account, Puratos will contribute \$XX per year for individuals, and \$XX per year for families enrolled in the Health Saver HSA plan.



What is a Health Savings Account (HSA)?

An HSA is a personal savings account that allows you to set aside money on a **pre-tax** basis to pay for qualified medical, pharmacy, dental and vision expenses. You can contribute funds from your pay-check before taxes are taken out, up to the yearly IRS limits.



Who can access an HSA?

All employees enrolled in the Health Saver HSA medical plan automatically have access to a Health Savings Account. If you are not enrolled in the Health Saver plan, you have access to alternative tax-savings accounts as outlined on the following page.



How do you pay for your HSA expenses?

You will receive a debit card in the mail from Inspira Financial to use when attending doctors visits, picking up prescriptions or etc.



What happens to the funds at the end of the calendar year?

HSA funds do not expire at the end of the calendar year. You can continue to use their HSA funds year after year, even after leaving Puratos.

Coverage Level	2025 IRS Contribution Limit	Puratos Contribution	Employees Maximum Contribution
Employee Only Coverage	\$XX	\$XX	\$XX
Family Coverage	\$XX	\$XX	\$XX

Note: If you are over the age of 55, you can contribute an additional \$XX per calendar year.

Want to explore more ways to use your health savings account?

You can find a list of commonly eligible HSA expenses on Inspira's website under Explore Your HSA & Eligible Expenses Inspira Financial.



Flexible Spending Accounts

Flexible Spending Accounts Page (FSAs):

FSAs enable you to put aside money for important expenses and help reduce income taxes at the same time. Puratos offers three different accounts Health Care FSA, Limited Purpose FSA and a Dependent Care FSA. These accounts allow you to set aside pre-tax dollars to pay for certain out-of-pocket health, dental, and vision care or dependent care expenses.

How to Elect and Use Your FSAs:

1. Each year during the Open Enrollment period, you decide how much to set aside for your anticipated expenses. You must actively re-enroll in all FSA plans each year.
2. Contributions are deducted from your paycheck on a before-tax basis in equal installments throughout the calendar year.
3. As you incur expenses throughout the year, submit a claim form for reimbursement through Inspira. Your claim will be processed and reimbursed from your account. Or use your FSA card to pay for eligible expenses at the point of sale. You will not be paying out-of-pocket, so there's no need to fill out a claim form and wait for reimbursement.

Important Note:
 FSA balances do not carry over from year to year. All funds must be used before March X of the following year. Unused funds will be forfeited.

Please note that these accounts are separate — you may choose to participate in one, both, or neither. You cannot use money from the Health Care FSA or Limited Purpose FSA to cover expenses eligible under the Dependent Care FSA or vice versa.

Health Care Flexible Spending Account:

Can be used for deductibles, copays, prescription and over-the-counter drugs, medical equipment, etc. Check out www.website.com to purchase eligible items online. **This account is not available if you are participating in the Health Saver medical plan. Instead, you have access to an HSA.**

Limited Purpose Spending Account:

Participants enrolled in the HSA Saver medical plan are eligible to participate in a Limited Purpose FSA (LPFSA) if you are maximizing your HSA contributions. An LPFSA allows you to put aside pre-tax dollars to use on **eligible dental and vision expenses only**. This account is not available if you are participating in the Health Care flexible spending account.

Dependent Care Flexible Spending Account:

Available to cover expenses related to the care of dependents, including children under the age of 13 or disabled family members of any age. Eligible expenses include costs for daycare, preschool, after-school programs, and summer camps, as well as care provided by a nanny or in-home services.

Medical FSA	Limited Purpose FSA	Dependent Care FSA
\$XX	\$XX	\$XX



Financial Health

Happier, Healthier Reimbursement Fund

Puratos is excited to offer you the Happier Healthier Fund. This fund is a reimbursement account designed to support your well-being and personal growth. This account is a flexible benefit that allows you to use allocated funds for various wellness and lifestyle-related expenses. Whether it's for fitness classes, mental health services, or tuition reimbursement, this benefit is here to help you live a happier, healthier life!

You can use these funds to reimburse yourself for eligible well-being expenses, such as:



Family And Lifestyle Expenses:
Adoption, Childcare, Eldercare, food delivery memberships, home meal delivery services, Tutoring (virtual or in person), & Recycling program fees



Financial and Legal Expenses:
Academic course certification, Student loan repayment, Prepaid legal services, Tax preparation and filing fees, or continuing education course supplies



Health & Fitness Expenses:
Exercise Equipment, Fitness Equipment, Fitness center membership fees, Group exercise class fees, Multipurpose well-being Tracking Device



Work Life Expenses:
Office and ergonomic equipment, Home safety items, Biking, Work equipment and tools

Getting reimbursed for eligible expenses:

To receive your reimbursement, **submit a claim to Inspira Financial** along with your proof of payment. The quickest way to do this is online. Simply log in to www.website.com and select "File a Claim." You can also fax or mail a paper claim form. You can find the paper claim form listed in HR help.

Once your submission has been approved, **you will receive reimbursement directly through payroll**. This reimbursement will appear as a separate line item on your pay stub, making it easy to identify. Please be aware that this reimbursement is considered taxable income and will be reflected as such in your paycheck. Reimbursements are processed once per month and may take a few weeks depending on the timing of your submission.

Questions? Log in to inspirafinancial.com and click Help & Support.

The Happier Healthier Fund is available thanks to our collective focus on improving our health and prioritizing preventative care. As we continue to emphasize our health, more investments will be available to you. For 2025, the maximum reimbursement for the Happier Healthier Fund is \$XX. This amount may change each year based on our overall engagement in preventative care and the reduction of insurance costs.

New hires will receive funding in their first paycheck of the month following the completion of their 90-day period at Puratos. This funding will be prorated based on start date.



Share the Magic Employee Referral Program

Share the Magic and Receive a Referral Bonus!

Employee referrals are the #1 source for new hire quality. Help us build the Puratos magic by sharing open opportunities with your friends and former colleagues!

Get started by downloading the ERIN Employee Referrals app in the Apple Store or the Google Play Store.

Share openings and submit referrals directly through the app! Within the app, you can view list of openings, track your referral history and view company referral leaderboard, and monitor bonus payment status.

“At Puratos we help customers be successful and this program enables me to empower people in my network to be successful, too.”

Brenda Fermin-Ramos
Director of Research & Development



Scan QR code to
download the app



Tuition Assistance Program



Puratos supports the self-development and educational pursuits of our employees by providing reimbursements for many of the expenses associated with continuing education courses. All full-time, regular employees with at least one (1) year of service and in good standing are eligible for benefits under this policy.

You may pursue a degree or take individual courses at approved and accredited educational institutions under this program, provided the course of study is related to the your current position or a probable future assignment and your supervisor approves the course(s). Expenses eligible for 100 percent reimbursement up to an annual amount of \$XX include tuition, registration, books and required fees such as building use and lab fees.

Requests must be approved by your immediate supervisor and Human Resources Department. You can find more information on the tuition assistance program in HR Help!



Discount Programs

Discounted Cell Service:

As a Puratos USA employee, you are eligible to receive a discount on your monthly Verizon Wireless account, along with discounts on accessories purchased through Verizon.



- Click on the link under “Already have a Verizon Wireless account?”
- If you are new to Verizon, select the option that best describes your status to get started.
- Follow the instructions to log into your account and enter your Puratos email address.
- You will receive a confirmation email with a link to click to finalize your discount.

Don't have a Puratos email? No problem! Present a copy of a current pay stub at a Verizon store and the sales representative will apply the discount on your account. You can access your pay stubs directly through UKG.

Please note, this discount is not available for Pennant employees.

Discounted Personal Insurance Products:

Puratos partners with Liberty Mutual Insurance to offer you a special savings opportunity on customized insurance programs, including:

- Auto Insurance
- Home and Renters Insurance
- Personal Life Insurance
- Pet Insurance
- Flood Insurance
- And much more!

To receive your customized quote, contact Bertha Valazquez Lacovelli at 856-355-2804.

Discounted Travel & Shopping:

Enjoy favorable pricing on your favorite brands and every day items at Perks at work (www.website.com) including:



Personal Travel

Flights, Car Rentals, Hotels



Fitness

Gyms, Fitness Gear, Lifestyle Management



Home

Lowe's, Sears, Walmart



Recreation

Movie Tickets, Theme Parks, Sporting Events, Broadway



Auto

Employee Auto Buying Program



Apparel

Nordstrom's, Macy's, Brooks Brothers



Family

Childcare, Museums, Toys, Diapers, Pet Food



Electronics

Microsoft, Lenovo, HP, Dell, Cell Phones



No Cost Financial Resources

Financial security is crucial for overall well-being, offering peace of mind and stability in both expected and unexpected situations. That's why Puratos offers key programs at no cost to you. With financial security, you can make informed decisions without the constant worry of financial stress, enhancing your quality of life and enabling you to focus on personal and professional growth.

Will Preparation:

- Principal provides free will preparation for you and your family. To get started, visit www.website.com and set up your account. For questions, contact XXX-XX-XX.
- Principal provides free support to prepare:
 - Wills
 - Healthcare Power of Attorney
 - HIPPA Authorization
 - Durable Power of Attorney
 - Living Will
 - Medical Treatment Authorization for Minors

Identity Theft:

- The Hartford provides you with free Identity theft protection. To access these services, contact the Hartford at XXX-XX-XX.
- Their services include:
 - Credit Bureau Notification and Fraud Alerts
 - ID Theft Resolution Kits
 - Free Credit Information Review
 - Card Replacement
 - ID Theft Affidavit Assistance
 - Translation Services





Section 3

Healthy & Safe Environment

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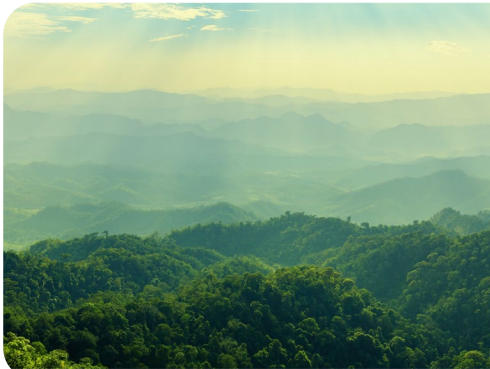
We are committed to invest in the physical and psychological safety of our employees everywhere ensuring the resilience of our people.





A Company That Cares: It's in Our DNA

Puratos recognizes that in order to win in the marketplace we must first win in the workplace. Achieving our Group Long-range plan requires a visible investment in our most important asset - our people - and a clear commitment to our "People First" business strategy. This Calling for Caring is deeply embedded into our Global Purpose, Our Mission, and the Puratos Manifesto.



Our Purpose

We move the planet forward by creating innovative food solutions for the health and well-being of people everywhere.



Our Mission

At Puratos, we help customers be successful with their business, by turning technologies and experiences from food cultures around the world into new opportunities.

**Together, we improve the lives of people
and we protect the planet.**



Our Manifesto

We are committed to our employees and to create a caring working environment that welcomes diversity and promotes personal development.



Working Conditions Charter

At Puratos, we care about our employees and strive to create a work environment that ensures their safety, health and well-being.

Our Working Conditions Charter establishes global standards across all Puratos facilities that provide important safeguards for our workforce.

Through regular site assessments and employee roundtables, we monitor our performance against key dimensions of the charter (shown below), partnering with employees to identify and address areas of improvement. This “always-on” approach to ensuring a positive work environment gives our employees a voice in the problem-solving process.

Fair work can include good pay, fair and flexible working conditions, as well as greater well-being, diversity, and social mobility within the workplace. It's about helping turn a good business into a great one. Puratos believes in evolving from where we've been, where we are now, and where we are going.



Fighting workplace fatigue is a key provision of our Working Conditions. As such, Puratos has adopted Workforce Utilization standards that ensures employees have sufficient energy and focus to operate safely. These standards closely monitor employee schedules to ensure reasonable working hours and sufficient rest between shifts.



Feedback is Part of Our Magic



Puratos aims to create an environment where open, honest communication is encouraged, and feedback flows freely in all directions. It emphasizes the importance of continuous improvement, employee engagement, and mutual respect. In such a culture, individuals feel valued and empowered to share their insights, ideas, and constructive criticism without fear of retribution. Leaders actively listen, respond, and take actionable steps based on the feedback received, fostering trust and collaboration. This approach not only enhances individual and organizational performance but also drives innovation and strengthens workplace relationships.

Asking for feedback is crucial at various stages of your professional journey and in different situations. You should seek feedback after completing a major project, following a presentation, during performance evaluations, or when looking to improve a specific skill. This meaningful feedback will help you gain insights into your strengths and areas for improvement, ensuring alignment with expectations, and fostering a growth mindset. By actively seeking feedback, you can make informed decisions, enhance your performance, and build stronger relationships with colleagues and leaders.

Everyone – leaders, managers, and you – has the responsibility to stimulate a culture of feedback within Puratos by providing it on a regularly basis. When your manager asks you for feedback, give it. Look at this as an opportunity to not only help yourself and your manager, but also to be true to the Puratos Magic.



Always-On Listening and Feedback Plan

Puratos is dedicated to cultivating a culture of open communication and continuous improvement through active listening to employee feedback. We believe that fostering workplace transparency and trust is essential to achieving this goal. Our comprehensive Listening and Feedback Plan offers multiple channels for sharing feedback, designed to measure employee satisfaction, encourage open dialogue, and collect insights to inform our decision-making.

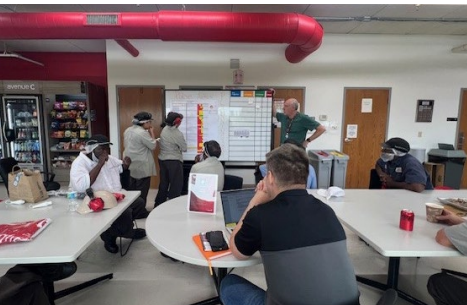
These initiatives are not just about gathering feedback but also about demonstrating our commitment to transparency and trust. The plan includes a system to track and communicate how feedback is used to drive positive changes, training for managers on effective feedback techniques, and regular evaluations of our feedback mechanisms. By doing so, we ensure that our employees' voices are heard and valued, reinforcing the trust between our leadership and team members.

Through this plan, Puratos aims to foster an inclusive and communicative environment that enhances employee engagement and satisfaction. By keeping employees at the center of everything we do, we build a company culture where transparency, trust, and continuous improvement thrive.



Surveys

Your Voice Matters! Every two years, you have the opportunity to provide anonymous feedback through a formal survey designed to understand your experience at Puratos. The insights gathered from this survey initiate action planning across the organization, with a Pulse check-in the following year to monitor progress.



Employee Roundtables

Designed to foster open communication between employees and leadership, roundtables gather diverse perspectives and ideas on ways to improve working conditions and operational efficiency. Following each roundtable, visible tracking mechanisms are provided to highlight the status of the agreed-upon actions.



Always-On Listening and Feedback Plan



Employee Speak-Up Hotline

Puratos is committed to conducting business with fairness, integrity, and respect for applicable laws, our values, and working principles. Despite this commitment, you may one day observe conduct that is not in accordance with applicable legislation, our Code of Conduct, or our company policies. If you observe or suspect such misconduct, you are encouraged to first raise your concerns with your local manager or human resources representative for action.

If you need to report a serious violation after exhausting these channels, or if you are uncomfortable using other methods, you may access the Speak Up hotline at XXX-XX-XX (Company Code = XX).



Town Hall Meetings

Employee Town Halls are a vital part of our commitment to open and honest communication in the workplace. Town halls provide an opportunity for leadership to share important updates, strategic goals, and upcoming initiatives. It serves as a platform for open communication, allowing everyone to ask questions, voice their opinions, and provide feedback. We hold town halls to foster transparency, build trust, and ensure that everyone is aligned with our mission and objectives. By participating in these meetings, you can stay informed, feel more connected to the organization, and contribute to our collective success.



Day-to-Day Connections

In addition to our formal feedback channels, your supervisor is available for day-to-day support, performance feedback, and addressing any safety or compliance concerns. The HR team is available 24/7 through HR Help in UKG. Feedback will be directed to the appropriate person to follow up on your concerns.



Investing in your Growth and Development

At Puratos, we believe that our colleagues are not just employees—they are our present and future human capital. As we continue to grow and innovate, we recognize that you are at the heart of our success. But it doesn't stop there!

Investing In YOU:

Tailored Development: We're committed to providing development opportunities that are tailored to your needs. Whether it's in person or virtual trainings, on demand learning through SuccessFactors or Franklin Covey, or functional workshops like our product training or conceptual selling course, we're here to support your growth journey.

Global Impact:

By 2026, we aim to provide an average of five days of learning for all our employees worldwide. This commitment ensures that you have the tools and resources to thrive in an ever-evolving landscape.

This year, we are introducing **LinkedIn Learning** as a new component to scale our global learning offerings. LinkedIn Learning will support us in building the winning capabilities needed to achieve our GO5 ambition. With over 23,000 courses on leadership, digital, and functional topics, created by global experts and accessible anytime, anywhere, in 47 languages, LinkedIn Learning is designed to meet the diverse needs of our learners.

Leadership Development:

We nurture leaders who shape our future. Leadership programs empower you to influence, inspire, and drive positive change within our organization. At Puratos, leadership isn't confined to titles - it's about influence, impact, and inspiring others. At Puratos, we're committed to nurturing leaders who shape our future.

Invest in Yourself:

Our learning culture is designed with you in mind. Whether it's enhancing your skills, aligning with your development plan, or supporting your long-term career growth, we're here to empower your journey.

Remember, your growth isn't just an investment in you-it's an investment in our collective success. Together we'll create a brighter future!

Embedding Capability Through Proven Paths





Easy Access to Your Information

Our goal is to remove barriers to your access of information, through self-service tools and resources that can be accessed anytime, anyplace

UKG Pro offers a comprehensive suite of self-service functions designed to empower employees. The self-service capabilities within UKG Pro allow you to manage a variety of tasks independently, without the need for HR intervention. You can access payroll details, request time off, update your address, banking information and other personal information through a user-friendly portal with 24/7 access. If you have any issues logging in, please contact XXX-XX-XX or reach out to HR.

UKG Functions



Payroll



Timekeeping



Benefits



PTO
Management



Reporting
& Analytics



Policies, FAQs
& HR Help

To view and edit your employee profile in UKG Pro, follow these steps within UKG:

- Click on “Myself” to access your employee profile.
- Look for the “Things I Can Do” menu on the right-hand side or the “Edit” button in the upper right corner of the page. Here, you can update various areas, such as:
 - **Personal Information:** Update your address, contact details, emergency contacts, and dependents or beneficiaries.
 - **Jobs:** View position and compensation details.
 - **Pay:** Access your current and historical pay stubs, YTD summary, direct deposit details, W-2s, and more.
 - **Time Management:** Submit time off requests or view your time sheet.
 - **Life Events/Open Enrollment:** Enroll in or make changes to your company benefits.

Need additional assistance? **HR Help is your 24/7 HR database** that allows you to easily search up on various HR topics, such as policies, benefits, learning guides and forms, learning and development resources, and many more.

Can't find what you're looking for? Submit a ticket via the general request form and your question will be directed to the appropriate subject matter expert who can best assist. HR Help is available both on the web and mobile app.

Our organization has selected The Work Number® to help provide automated income and employment verifications. Please visit www.website.com, or call The Work Number Client Service Center at XXX-XX-XX.



Time Away From Work

Here at Puratos we recognize the commitment our people put forth to contribute to the success of our organization. We also understand taking time away from work is essential for maintaining our culture of well-being. On average, new joiners of Puratos can expect at least X% of their pay to be dedicated to time away from work .

The percentage of pay dedicated to time away from work will increase over time based on years of service. Puratos People work both hard and smart during core business hours with a focus on activities that drive impact. Time away from work is designed to support our people in their physical, mental, financial and social well being.



	New Hire Minimum PTO Hours	15 Year Employee PTO Hours
Vacation	\$XX	\$XX
Sick	\$XX	\$XX
Holidays	\$XX	\$XX
Well Being	\$XX	\$XX
Total Time Off	\$XX	\$XX
Percentage of Annual Pay Designated for Time Not Worked	\$XX	\$XX

*An additional 40 hours of vacation are granted for every 5 year service milestone, limited to a maximum of 200 hours

Did you know?

All time off balances are stored directly in UKG. To check your current balance, simply look at the bottom of your pay stub. There, you can see your balance along with the amounts accrued during the given pay period.



Bereavement



Bereavement Leave:

You are eligible to take up to 3 days of paid time off through the bereavement policy without needing to utilize sick or vacation time due to the death of a family member.

Family members include the following:

- Spouse
- Domestic Partner
- Parent
- Child
- Brother
- Sister
- Mother-In-Law,
- Father-In-Law
- Sister-In-Law
- Brother-In-Law
- Grandparents,
- Grandchildren
- Grandparents-In-Law
- Great Grandparents
- Aunts
- Uncles
- Nieces And Nephews

Funeral Concierge:

Did you know the Hartford provide funeral concierge services for employees?

- Available 24/7, 365 days a year
- Pre-planning and preservation of final wishes
- Beneficiary support with funeral arrangements and pricing comparisons

To access this service, call XXX-XX-XX or visit www.website.com



If you're experiencing symptoms of grief or sadness, the Telus Health Employee Assistance Program is available to provide support. Please call Telus at XXX-XX-XX.



Section 4

Social Connection

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**We are committed to a
People First Organization,
delivering on a culture of care,
belonging, and collaboration,
in the service of our
purpose for the good of society.**



Magic Culture

Throughout the years, we have developed a “Magic” Puratos way of working, based on trust.

Trust gave us the strength to create and to innovate. It inspires our actions so that our customers can have trust in our company and in its people. Trust means being able to respect each other, to rely on each other; being convinced that the other is willing and able to do what is expected, in accordance with what has been agreed.

Trust

Trust is the foundation of the relationships with our teams, our customers, our suppliers, our shareholders, and the communities in which we operate. We do not take our responsibility lightly. We trust our people and rely on each other to do what is right and do it in the right way.

Respect

Respect is fundamental to Trust. We treat people with dignity and regard for their unique qualities and we welcome diversity. We show respect for each other, our company assets, the planet, the communities and companies we partner with, our customers, and our employees.

Synergize

We believe that the whole is greater than the sum of the parts. By collaborating interdependently and building on each other's strengths we stimulate innovative solutions to move business, people and the planet forward.

Continuous Improvement

We are driven by our relentless quest to continuously improve and make a positive impact. We are curious, continuously learning and proactive. We always look for creative ways to deliver innovative solutions for our customers, and our employees.

Inspiration

We are inspired by the diversity of the local cultures worldwide. We inspire and stimulate each other with ideas. We turn inspiration into action and drive our company and our industry to go beyond what seems to be impossible.

Alignment

We unite our people behind one purpose and align on our common goals. We nurture empowerment and drive excellence in execution.

Unleash talent

We encourage and empower our people to achieve their full potential in an entrepreneurial and disciplined way. We learn continuously and are committed to transmit our expertise and knowledge.



Social Connection

Magic Culture

Service Anniversaries:

Our people are the core part of the Puratos Magic, and we take personal responsibility to celebrate their service.

Puratos recognizes the commitment, dedication and contributions of our people through the celebration of service anniversary milestones. Service Anniversary Milestones are celebrated in a variety of ways through personalized recognition, monetary points through the Unicorner and milestone awards.





Social Connection

Unicorner

The Unicorner, our employee recognition platform, is designed to celebrate achievements both big and small across the organization. By linking recognition to our core values and priorities, we aim to strengthen our engagement within our Puratos Magic culture. With The Unicorner, team members can recognize and view each other's efforts on an easy-to-use digital platform. You can also earn points which can be redeemed for prizes such as gift cards, Apple products, and many more!

To activate your account, follow the instructions below:

1. Enter your preferred email address into your UKG profile.
2. Activation instructions will be emailed to you directly from Kudos at the time of hire. If you misplaced the email, please submit a request through HR Help to have another one sent.
3. Use the link provided in the email to activate your account and set-up your login and password.



Did you know?

You can now download the Unicorner app to recognize and celebrate your colleagues' achievements on the go! Scan the Qr Code below!





Our Values

Collaboration

Collaboration is how we choose to win. Great things happen when our teams work closely together, combining their diverse backgrounds, experiences, and strengths.



Passion

Passion for bread, patisserie and chocolate, passion for our people, our culture, our customers, our communities, the planet and our results. Passion gives us a higher sense of purpose. It enables us to think long-term while delivering short-term results. Passion pushes us to accomplish what initially seemed impossible to delight our customers.

Integrity

Integrity is our moral compass. Guided by moral and ethical principles, we treat people with respect, with our values always defining our actions. We have zero tolerance for unethical behaviors.





Our Values

Vision

Our **Vision** defines our future by building on our present. It links our strategy with our purpose, paving the road for our teams to execute with excellence. Vision allows us to dream big, tackle and overcome obstacles, and set new ambitions.



Courage

Courage means acting with confidence and optimism when facing adversity. It pushes us to explore new solutions to innovate and to improve continuously. Courage enables us to take calculated risks in the pursuit of our vision.

Quality

Quality is the standard by which we measure all actions. It is our ambition to get it right the first time, always striving to learn and improve. Quality is everyone's responsibility as we push for the highest standards and continuously improve the ways we operate.





Social Connection

Unify

Unify, our internal diversity, equity and inclusion (DEI) team, is dedicated to fostering an inclusive workplace and making an impact. In 2024, the Unify team focused on improving leadership commitment, raising awareness of cultural initiatives, diversifying talent pipelines, and providing DEI training and development opportunities.



We are Unified in ensuring a work environment where everyone is invited to be their true, authentic self and is accepted as such

We are Unified in ensuring equality a workplace free of systemic forms of exclusion based on differences.

We are Unified in ensuring an inclusive culture which offers all employees understanding, empathy and true sense of belonging.



To get involved with the team or share any ideas, please reach out to xxx@xxx.com !





Social Connection

puratos **for** purpose

Puratos for Purpose (P4P) is an internal non-profit organization led by employees to make a positive impact in the communities where Puratos operates. It focuses on five pillars: Education, Promote Health and Nutrition, Build Community, End Food Waste, and Enable Food Access. Employees engage in various activities such as educational outreach, food drives, and hands-on baking training. The organization also collaborates with customers on community initiatives and supports charities aligned with its values. Through these efforts, Puratos aims to inspire the next generation and provide a window into the bakery industry.

Recipe4Success Puratos' educational outreach program designed to inspire interest in STEM fields through food. It targets middle school, high school, and college students, offering plant tours, engaging STEM workshops, guest lectures, and career panels. The program connects students with industry professionals, providing insights into food science and career opportunities. Additionally, it offers continuing education courses for culinary instructors, equipping them with the latest industry techniques. Recipe4Success aims to nurture future bakers, scientists, engineers, and problem solvers, emphasizing that STEM is a recipe for success.

Five pillars of Recipe4Success



Education



Promote
Health and
Nutrition



Build
Community



End Food
Waste



Enable Food
Access

Interested in joining Unify or P4P?

Submit a ticket via the general request form in HR Help and your question will be directed to the appropriate subject matter expert who can best assist.



The Bakery School Foundation

The future is what you bake of it!

The Bakery School Foundation was established with a dual purpose: to transform the lives of underprivileged youth by training them as skilled bakers, pâtissiers, and chocolatiers, while also addressing the labor shortage in the bakery industry. Since its inception in 2014, the Foundation has successfully launched 12 schools worldwide, impacting over 400 student graduates.



Did you know?

"In impoverished countries, Training has been designed to give underprivileged individuals practical instruction in bakery, patisserie, and chocolate alongside standard subjects such as Math and English, needed to make a decent living in the future."

In September 2022, we opened the first Bakery School in the US on the campus of Pennsauken High School, 5 minutes away from our US NJ Headquarters. Pennsauken High School is a highly diverse and underserved school district. Through the Bakery School, local students gain access to flexible career pathways, acquiring essential skills for immediate employment in the bakery industry or for further educational pursuits. Our commitment extends beyond education; we empower our students to succeed by providing opportunities within Puratos or with our valued customers. Together, we pave the way for their passion-driven careers and brighter futures.



Early Career Development Programs



Intern Program:

Puratos offers a dynamic Summer Internship Program, specifically targeting college juniors and seniors. This project-based internship is at the Pennsauken Headquarters and gives College students the opportunity to gain hands-on experience in their field of study. Interns will work on meaningful projects that contribute to the company's goals, allowing them to apply their academic knowledge in a real-world setting. This program is an excellent way for students to build their resumes, develop professional skills, and explore potential career paths within Puratos.

Global Graduate Trainee Program:

For recent graduates, the Puratos Global Graduate Trainee Program is an exceptional opportunity. This prestigious program is designed for high-potential graduates who are eager to explore various functional domains within the company. Over three one-year assignments, trainees will develop a wide range of interests and competencies, preparing them for leadership roles in the future. The program offers a comprehensive learning experience, combining on-the-job training with professional development opportunities, making it an ideal choice for ambitious graduates looking to kickstart their careers.

Rise Program:

Starting in June 2025, Puratos US offers the Rise Program, which is a two-year rotational program. It is based in the USA and is open to recent university graduates. Participants will rotate through different departments, gaining a broad understanding of the company's operations and developing a diverse skill set. This program is perfect for graduates who are looking to gain extensive experience and grow within the company, setting the stage for a successful career at Puratos.

2025

