

# 2025 ENROLLMENT GUIDE FOR FULL-TIME ASSOCIATES



CARE FOR THE  
**WHOLE YOU**

# WELCOME TO YOUR TOTAL REWARDS

At Compass Group, our people are our purpose, and we know that the key ingredient to our success – is you.

With a menu of award-winning programs to choose from, our Total Rewards are designed to grow with you – meeting needs now and anticipating what comes next. At work or at home, we care for the whole you – your health, well-being, finances, work & life.

## CARE FOR THE WHOLE YOU

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*Some of the programs, services and resources offered as part of the Total Rewards package are not Compass Group sponsored employee benefit plans or associated with any other Compass Group sponsored employee benefit. In addition, they are not subject to or governed by ERISA. Although this information is intended to be accurate, if there is a conflict between this summary and the terms of the official plan documents, the official plan documents will govern. Compass Group reserves the right to amend, modify or terminate the programs, services and resources offered as part of the Total Rewards package at any time in accordance with applicable law. This guide is in no way intended to constitute a contract of employment.*



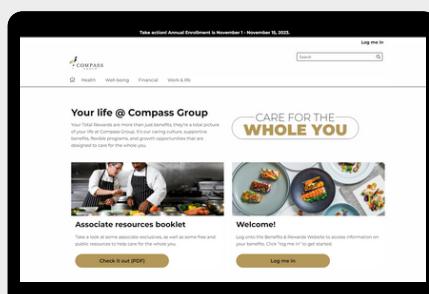




## YOUR ENROLLMENT CHECKLIST<sup>1</sup>

- ☐ **Explore your current options** at Life @ Compass ([learn.bswift.com/compass](https://learn.bswift.com/compass)).
- ☐ **Click “log me in”** from the top right corner when you’re ready to enroll. You can also log in through PeopleHub.
- ☐ **Enroll within 30 days** of employment or each year during Annual Enrollment. Visit page 14 for more benefits basics.<sup>2</sup>
- ☐ **Chat** with a benefit specialist online if you have questions.
- ☐ **Click “complete enrollment”** to finalize your elections.

**After you enroll, visit Life @ Compass** throughout the year to access free resources, vendor websites, and more.



[learn.bswift.com/compass](https://learn.bswift.com/compass)

1. Union associates should also refer to their Collective Bargaining Agreement for eligibility information, the plans offered, and relevant coverage options.  
2. Some exceptions apply — differences in eligibility should be communicated by your manager.

## HEALTH

We want you to be healthy and happy. With supportive benefits, on-demand virtual care, and supplemental options, we have all the ingredients to meet you and your family's needs.

### Medical and pharmacy coverage

You generally have a choice of medical plan options that offer different levels of coverage, including pharmacy coverage.

PPO coverage is administered by Aetna, UnitedHealthcare, and Blue Cross Blue Shield of North Carolina, with pharmacy coverage through CVS Pharmacy. Regional HMO coverage is administered by Kaiser Permanente HMO, Triple-S Salud (Puerto Rico), and Aetna Global Plans (Antarctica).<sup>4</sup>

#### Did you know?

Health care providers are either in-network or out-of-network. It sounds like a small difference, but going out-of-network could drastically increase your health care expenses.

Check to see if your doctor is in-network using the provider search tool on the carrier's website.

### Medical carriers by state

We offer a choice of medical carriers based on the state where you live. In each state, there is at least one "preferred" carrier who gives you access to the largest network of providers to choose from. You may also enroll in an alternative carrier of your choice.

*Please review the SBCs for the Regional HMOs before you make your election. Details on the Aetna Global (available only in Antarctica), Triple-S (available only in Puerto Rico), and Kaiser plans are provided by the carriers through Certificates of Coverage and are not included in this document. Contact the Benefit Service Center at [compassgroup.bswift.com](http://compassgroup.bswift.com) or 877-311-4747 and/or your carrier for a copy of your certificate of coverage.*

*Some medical plan options offered by Compass Group may not meet the individual state mandates for minimum coverage. If you live in a state that has an individual mandate, there is a possibility that you could pay a tax penalty for not having adequate coverage. Review the medical carriers offered in your state on the Benefits & Rewards Website at [compassgroup.bswift.com](http://compassgroup.bswift.com). If you live in an area where there are no networks available, you will have Out-Of-Area plan options.*





## Comparing your medical plan options

	Bronze Limited Network Plan	Bronze Plus Plan		Silver Plus Plan		Gold Plus Plan	
	In-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Annual limits (individual/family)							
<b>Deductible</b>	\$4,000/\$8,000	\$4,000/\$8,000	\$8,000/\$16,000	\$2,500/\$5,000	\$5,000/\$10,000	\$1,500/\$3,000	\$3,000/\$6,000
<b>Out-of-pocket maximum<sup>3</sup></b>	\$8,000/\$16,000	\$8,000/\$16,000	\$16,000/\$32,000	\$7,500/\$15,000	\$15,000/\$30,000	\$6,000/\$12,000	\$12,000/\$24,000
What you pay for medical services							
<b>Preventive care<sup>4</sup></b>	\$0	\$0	60% no deductible	\$0	50% no deductible	\$0	40% no deductible
<b>Virtual care (general medical)</b>	\$0	\$0	N/A	\$0	N/A	\$0	N/A
<b>Virtual care (mental health)<sup>5</sup></b>	\$25 copay	\$25 copay	N/A	\$25 copay	N/A	\$25 copay	N/A
<b>Office visits</b>	40% after deductible	40% after deductible	60% after deductible	\$35 copay	50% after deductible	\$25 copay	40% after deductible
<b>Specialist office visit</b>	40% after deductible	40% after deductible	60% after deductible	\$65 copay	50% after deductible	\$50 copay	40% after deductible
<b>Specialist office visit (mental health)</b>	40% after deductible	40% after deductible	60% after deductible	\$35 copay	50% after deductible	\$25 copay	40% after deductible
<b>Urgent care</b>	40% after deductible	40% after deductible	60% after deductible	\$65 copay	50% after deductible	\$50 copay	40% after deductible
<b>Emergency room</b>	40% after deductible	40% after deductible	60% after deductible	\$150 copay plus 30% after deductible	\$150 copay plus 30% after deductible	\$150 copay plus 20% after deductible	\$150 copay plus 20% after deductible
<b>Hospital services<sup>6</sup></b>	40% after deductible	40% after deductible	60% after deductible	30% after deductible	50% after deductible	20% after deductible	40% no deductible

## Pharmacy coverage

	Bronze Limited Network Plan	Bronze Plus Plan	Silver Plus Plan	Gold Plus Plan
	In-network	In-network	In-network	In-network
Prescription drug coverage (Individual/family)				
<b>Out-of-pocket maximum<sup>5</sup></b>	\$1,000/\$2,000	\$1,000/\$2,000	\$1,500/\$3,000	\$1,500/\$3,000
30-Day supply				
<b>Generic</b>	\$12.50 copay	\$12.50 copay	\$12.50 copay	\$12.50 copay
<b>Preferred</b>	50% min. \$50/max. \$100	50% min. \$50/max. \$100	50% min. \$30/max. \$50	30% min. \$30/max. \$50
<b>Non-preferred</b>	50% min. \$75/max. \$150	50% min. \$75/max. \$150	30% min. \$50/max. \$100	30% min. \$50/max. \$100
<b>Specialty</b>	50% min. \$100/max. \$200	50% min. \$100/max. \$200	30% min. \$75/max. \$125	30% min. \$75/max. \$125
90-Day supply				
<b>Generic</b>	\$25 copay	\$25 copay	\$25 copay	\$25 copay
<b>Preferred</b>	50% min. \$100/max. \$200	50% min. \$100/max. \$200	30% min. \$75/max. \$125	30% min. \$75/max. \$125
<b>Non-preferred</b>	50% min. \$150/max. \$300	50% min. \$150/max. \$300	30% min. \$125/max. \$250	30% min. \$125/max. \$250

3. The medical out-of-pocket maximum does not include Teladoc and prescription drugs. The prescription drug out-of-pocket maximum is separate and does not include medical expenses/services. Copays and coinsurance are waived after the applicable out-of-pocket maximum is satisfied. Services covered by coinsurance require the deductible to be satisfied first. Services covered by a copay do not require the deductible to be satisfied.

4. To be covered as a preventive care service, the care must meet nationally recognized guidelines — like minimum age and frequency rules. Contact your carrier for more information.

5. Copays may apply for Teladoc Behavioral Health Services. The wellness programs and services offered to associates enrolled in a Regional HMO plan will vary.

6. Outpatient diagnostic imaging services, including CT/CTA scans, MRI/MRA scans, PET scans, and nuclear cardiology studies require prior authorization. Contact your carrier for more information.

## Programs for medical plan members<sup>7</sup>

When you enroll in an eligible medical plan, you have access to extra support to help you stay happy and healthy.

### No-cost surgery by Lantern

If your doctor recommends a non-emergency surgery, consider the no-cost surgery benefit by Lantern for personalized support.

You are automatically enrolled in Lantern (formerly SurgeryPlus), at no additional cost, when enrolled in an eligible medical plan. Some services may require advanced approval from your medical plan. Only valid for surgical procedures that are scheduled and completed through Lantern (formerly SurgeryPlus).

### Conquer your conditions

You don't have to manage your chronic conditions alone. Explore programs and resources to help you throughout your pregnancy, quit smoking, lose weight, manage your diabetes, and more.

### Take time for preventive care

When you enroll in a medical, dental, or vision plan, Compass Group covers 100% of the cost of your in-network preventive care. You may also be eligible to receive up to three hours paid time off for annual preventive exams.

Preventive care is defined as a well visit, and may consist of screening labs/tests or annual well exams. Paid time off for annual preventive exams is available to most full-time non-exempt salaried and full-time non-union hourly associates after one year of service.



### Virtual care by Teladoc

Skip the trip to the E.R. and get the care you need with virtual care through Teladoc. With 24/7 access to a doctor, care is always available.



#### Virtual urgent care:

Feeling sick? Get help with:

- Fever
- Cough
- Cold and flu
- Allergies and more!

#### Virtual therapy:

From therapy to medication management, virtual care supports your full mental well-being. Choose from a variety of diverse providers, available when you are.



Scan the QR code or visit [teladoc.com](https://teladoc.com) to learn more.

“

*The doctor was great and called a prescription in right away to help with my poison ivy.*

*- Compass Group Associate*

”

You must complete your medical history prior to requesting a Teladoc consult. Some restrictions apply. Teladoc does not replace your primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs or certain other drugs which may be harmful because of their potential abuse. Teladoc physicians reserve the right to deny care for potential misuse of services. Copays may apply for Teladoc Behavioral Health Services.

<sup>7</sup>. These services are available to associates and dependents enrolled in an eligible Compass Group medical plan. The wellness programs and services offered to associates enrolled in a Regional HMO plan will vary.



## Dental coverage by Aetna

You can choose from two dental plan options administered by Aetna. Both plans offer enhanced benefits for pregnancy, diabetes, coronary artery disease, and cerebrovascular disease.

	Basic Plan IN-NETWORK	Comprehensive Plan IN-NETWORK
<b>DENTAL PLAN</b>		
<b>Annual benefit</b>	\$750 per year, per person	\$1,500 per year, per person
<b>Preventive treatment</b> Checkups, cleanings, fluoride treatment, bitewing X-rays	\$0	\$0
<b>Basic treatment</b> Fillings, simple extraction	50% after \$50 deductible	20% after \$50 deductible
<b>Major treatment</b> Crowns, bridges, dentures	50% after \$50 deductible	50% after \$50 deductible
<b>Orthodontics</b> Braces and related treatment	Not covered	50% up to lifetime maximum benefit of \$2,500 per person, no deductible

*Note: Services provided by an Aetna preferred provider dentist are at a discounted rate, so your out-of-pocket expenses are lower. \$50 deductible per person or \$150 per family annually.*

*Coverage in Puerto Rico is administered by Delta Dental. Information about this plan is available in the SPDs which can be found on the Benefits and Rewards website at [compassgroup.bswift.com](http://compassgroup.bswift.com).*

## Vision coverage by VSP

You can choose from two vision plan options administered by VSP. Purchase glasses, contacts, and sunglasses from [eyeconic.com](http://eyeconic.com) and save.

	Basic Plan IN-NETWORK	Comprehensive Plan IN-NETWORK
<b>VISION PLAN</b>		
<b>Frequency</b>	Exam every calendar year	Exam and lenses every calendar year Frames every other calendar year
<b>Copays</b>	\$0 Exam	\$0 exam & \$20 materials
<b>Glasses (lens &amp; frames)</b>	20% after \$50 deductible	\$160 allowance 20% discount on amounts over \$160 & \$210 featured frame allowance
<b>Contact lenses</b>	15% on contact lens exam (evaluation and fitting)	\$160 allowance & \$60 copay contact lens exam (evaluation & fitting)
<b>Lens enhancements</b>	20% discount	Standard progressive lenses and scratch coating covered in full Polycarbonate lenses for children covered in full
<b>Supplemental coverage</b>	\$20 copay; Diabetic Eyecare Plus as needed	\$20 copay; Diabetic Eyecare Plus as needed

*Note: If you purchase contacts with this benefit, it counts as a complete set of glasses/frames. You receive better coverage and benefits when you visit an in-network provider. If you choose an out-of-network provider, you will need to file a claim with VSP directly.*

## Supplemental plans by United Healthcare

These plans offer extra support and financial relief when you need it most. You have three plan options to help you prepare for the unexpected. Keep in mind that these don't replace your medical coverage – they supplement it. File a claim by visiting [myuhcfp.com](https://myuhcfp.com).



### For accidents

The Accident Plan can help you pay the bills for covered accidents so that you can feel financially prepared for the unexpected.



### For illnesses

The Critical Illness Plan helps take care of everyday expenses during covered illnesses or conditions, so you can focus on you.



### For hospital stays

The Hospital Indemnity Plan\* can help ease your financial stress during covered hospital stays, so you can focus on getting better.

See page 20 for more details.

*Supplemental plans (hospital indemnity, critical illness, and accident plans) are limited benefit policies. They are not health insurance and do not satisfy the applicable requirements under the Affordable Care Act. Pre-existing condition exclusions may apply. You can only enroll during Annual Enrollment or your new hire enrollment period. Changes for mid-year events are not permitted. Coverage, rates, and eligibility may vary. Not all options and coverages are available in all states or territories; terms and conditions apply.*

*\*The Hospital Indemnity Plan (supplemental plan) is a fixed indemnity policy, NOT health insurance. Although the supplemental plan may pay you a dollar amount if you're sick or hospitalized, you're still responsible for paying the cost of your care. Payment you receive under the supplemental plan is not based on the size of your medical bill, and there might be a limit on how much the supplemental plan will pay each year. Since the supplemental plan is not health insurance, it doesn't include most federal consumer protections that apply to health insurance. For questions about the supplemental plan, contact the Benefit Service Center. Looking for comprehensive health insurance, visit [HealthCare.gov](https://HealthCare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options or contact the Benefit Service Center for additional information about the medical coverage available through Compass Group. For questions or complaints about the supplemental plan, contact the Benefit Service Center.*

## FSA: Health Care by Inspira Financial

The Flexible Spending Account (FSA): Health Care lets you pay for qualified health expenses with pre-tax dollars, even if you don't enroll in a health plan.

You can contribute up to \$3,200 pre-tax (minimum of \$100) per household. The full annual amount of your account contribution is available to you as soon as your account is activated.

It's important to plan carefully when estimating how much you'll need because the IRS requires that you forfeit any unused funds remaining at the end of the year (exceeding the rollover maximum of \$640).



### Did you know?

You can rollover up to \$640 of unused funds, but you **must** re-enroll in the FSA: Health Care for 2025.

Get started by visiting [inspirafinancial.com](https://inspirafinancial.com).



### Using your funds

- **Use your FSA debit card** and your expenses are automatically deducted from your account.
- **Pay yourself back** by paying out-of-pocket, then submitting your receipts online (log in and select FSA: Health Care and click "file a claim" to get started).
- **Pay your provider directly** online if you're enrolled in an eligible Compass Group plan (log in and select "health plan claims" to get started).

*Spending accounts are subject to IRS testing requirements and, therefore, adjustments may be made to your election during the year. If at any time changes to your election are required, you will be notified in writing as soon as administratively possible. Please note that the spending account rules are subject to change based on IRS regulations, revenue rulings, and case law. If you do not submit claims against your 2025 balance by March 31, 2026, you will forfeit the remaining funds in your account. If you terminate employment or your coverage under this plan ends, you can submit claims incurred up to your plan termination date. However, these claims must be submitted within 90 days of the termination date. See IRS Publications 502 and 503 for a complete list of eligible expenses. Eligible expenses are subject to change based on IRS guidelines. If the IRS increases the annual maximum limit after the publish date of this document, we will apply the increased limit and/or rollover amounts for 2025.*



## WELL-BEING

We support you with tools and resources for whatever life brings your way. From 24/7 counseling to self-paced support – we'll help you be well. You have access to resources and programs to support your mind, body, and future.

### Resources

#### Eat. Live. Do. Well

A reliable source for tips, tricks, recipes, and insights from our wellness and sustainability experts at [weeatlivedowell.com](http://weeatlivedowell.com).

#### Find help, live better

Connect with local support, like financial assistance, food pantries, medical care, and other free or reduced cost programs by visiting [findhelp.org](http://findhelp.org).

#### Life @ Compass

Scan the QR code or visit [learn.bswift.com/compass/well-being](http://learn.bswift.com/compass/well-being) for our quarterly well-being newsletter, helpful resources, and more!



### Programs

#### One Pass by Optum

One Pass is a complete subscription-based fitness and well-being network that supports a healthier lifestyle. Access online fitness resources and in-person classes, plus grocery delivery. Visit [onepassselect.com](http://onepassselect.com) to learn more.

#### Employee Assistance Program (EAP) by Headspace

Through evidence-based meditation and mindfulness tools, mental health coaching, and up to 6 therapy sessions, the EAP by Headspace helps you create life-changing habits to find a healthier, happier you.

You have access to chat-based coaching, virtual therapy, sleep support, focus tools, meditations, and more!

# Say hello to Headspace EAP



Let's navigate  
this together.  
Samantha, Coach

## FINANCIAL

You work hard for the money you earn, so whether you're planning for the future or dealing with the unexpected, we offer support to help you and your family thrive.

From budgeting basics to long-term savings – you can access tools and resources to help you spend, save, and grow your money with confidence.

### Same Day Pay by ONE@Work

Same Day Pay can help when you feel like your wallet is stretched as far as it can go. You can request a portion of your paycheck before payday. Download the ONE@Work mobile app to get started.

*Available to hourly associates on MyStaff timekeeping systems. This program is currently not available to associates residing in Puerto Rico. The ONE@Work platform and any services offered by ONE@Work are not a Compass Group sponsored employee benefit plan, are not associated with any other Compass Group sponsored employee benefit, and are not subject to nor governed by ERISA. Percentage allowance varies in certain states.*

### Retirement Plan by Fidelity

Start saving for your future with the Retirement Plan.

Don't forget to update your contact information and designate your beneficiary(ies) during your enrollment.

#### A few basics:

- 401(k) eligible immediately\*
- Pre-tax and Roth contributions
- Discretionary matching employer contributions
- Personalized investment advice from financial professionals

#### Not sure where to start?

Enroll easily by visiting [netbenefits.com/easy](https://netbenefits.com/easy) or texting "START" to 343-898.



Scan the QR code or visit [netbenefits.com](https://netbenefits.com) to learn more.

*\*Union associates should also refer to their Collective Bargaining Agreement for eligibility information, the plans offered, and relevant coverage options. This program is currently not available to associates residing in Puerto Rico. Highly compensated employees may be eligible to participate in the Compass Group USA, Inc. Nonqualified Deferred Compensation Plan (the "NQDC Plan"). If you are eligible for the NQDC Plan during a calendar year, you are not eligible to participate in the Compass Group Retirement Plan in the same calendar year.*





## Legal Plan by MetLife

You may find yourself needing legal help sooner rather than later. With the Legal Plan, you'll have access to a network of attorneys to help with life's moments – like when you're buying a home, planning for your future, or caring for aging parents.

*You can only enroll in this program during Annual Enrollment or your new hire enrollment period. Changes for mid-year events are not permitted.*

## Spending accounts by Inspira Financial



### For commuting expenses

With the Commuter Spending Account, you can set aside up to \$280 per month for eligible parking and/or transportation expenses (like bus or train tickets).

You can enroll any time throughout the year! Just enroll prior to the 10th of the month and payroll deductions will begin the following month.



### For dependent care expenses

With the Flexible Spending Account (FSA): Dependent Care, you can contribute up to \$5,000 per household each year for eligible daycare expenses (like child daycare or elder care expenses).

You will need to submit receipts from your daycare institution. Your funds are available after they are deducted from your paycheck. Any unused funds remaining at the end of the year will be lost.



Get started at [inspirafinancial.com](https://inspirafinancial.com). Once you set up your account online, download the mobile app.

*Spending accounts are subject to IRS testing requirements and, therefore, adjustments may be made to your election during the year. If at any time changes to your election are required, you will be notified in writing as soon as administratively possible. Spending account rules are subject to change based on IRS regulations, revenue rulings, and case law. If you do not submit claims against your 2025 balance by March 31, 2026, you will forfeit the remaining funds in your account. If you terminate employment or your coverage under this plan ends, you can submit claims incurred up to your plan termination date. However, these claims must be submitted within 90 days of the termination date.*

*With the Commuter Spending Account, any unused funds in your account upon termination of employment are forfeited. This is a month-to-month benefit, so any unused funds will roll over into the next month.*

*With the FSA: Dependent Care, you can contribute up to \$5,000 pre-tax (minimum of \$100, and up to \$2,500 if you're married and file separate tax returns). Contributions to this account are only available after they have been deducted from your pay. Dependent care funds do not roll over from year to year.*



## Protection for the people you love

Your family is your world. That's why we want to help make sure they are financially protected if something happens to you.

Life insurance can help reduce your loved one's stress by providing money to your chosen beneficiary, while disability insurance replaces your income if something happens to you and you're unable to work.

### A few basics:

- Life insurance, disability insurance, and supplemental options are available.
- Term Life has no cash value.
- You may only "move up" one level of Supplemental Life, AD&D, and/or disability coverage during Annual Enrollment each year.



### Not sure how much coverage you need?

Scan the QR code for Securian's coverage calculator.

	Salaried associates <sup>8</sup>	Hourly associates <sup>9</sup>
<b>LIFE INSURANCE BY SECURIAN<sup>10</sup></b>		
<b>Basic Term Life</b>	1x your Annual Benefit Base Salary, rounded to the nearest \$1,000	\$10,000
<b>Supplemental Term Life</b>	Up to 5x your Annual Benefit Base Salary, to a maximum of \$4 million Basic and Supplemental combined	Up to \$250,000 maximum
<b>Spouse/Partner Life</b>	Up to \$50,000 maximum	Up to \$50,000 maximum
<b>Child Life</b>	\$5,000 or \$10,000	\$5,000 or \$10,000
<b>Accidental Death &amp; Dismemberment (AD&amp;D)<sup>11</sup></b>	Up to \$500,000 maximum	Up to \$500,000 maximum
<b>DISABILITY BENEFITS BY NEW YORK LIFE</b>		
<b>Short-Term</b>	Replaces part of your pay for eligible disabilities. Weeks 1-13: 75% of base pay Weeks 14-26: 50% of base pay	You have a choice of plans that replaces up to a maximum of \$350 of your weekly pay (can't exceed 60% of your weekly pay).
<b>Long-Term<sup>12</sup></b>	Replaces 50% of your Annual Benefit Base Salary up to \$10,000 per month, if your disability lasts more than 26 weeks.  10% of supplemental coverage is available up to \$15,000 per month.	Replaces up to \$1,500 maximum of your monthly pay (can't exceed 60% of your monthly pay).

### On an approved leave?

The effective date of enrollment into or an increase to life, disability, and/or AD&D coverage will be delayed until the day you return to work.

If you are not actively at work on September 1, your Annual Benefit Base Salary for life insurance will be determined as the last date you were actively at work prior to the effective date of your leave of absence.

8. For management and salaried associates, Term Life Insurance and disability benefits are based on your Annual Benefit Base Salary, or the base salary you receive as of September 1 before the calendar year your coverage goes into effect. Salaried associates may be subject to evidence of insurability rules if coverage exceeds the guaranteed issue maximum of \$700,000. Refer to the Summary Plan Description (SPD) available on the Benefits & Rewards Website at [compassgroup.bswift.com](https://compassgroup.bswift.com) for more information. The Short-Term Disability payroll practice is not subject to or governed by ERISA. Union associates should refer to their Collective Bargaining Agreement for more information.

9. For hourly associates, Short-Term Disability is not offered to those who work in a state with state-provided disability benefits. Some company offered Short-Term Disability benefits may coordinate with individual state programs. Union associates should refer to their Collective Bargaining Agreement for more information.

10. When you reach age 65, the amount of your term life insurance coverage is reduced to 65% of the original benefit as of January 1 on or following your birthday. When you reach age 70, the amount of your term life insurance coverage is reduced to 50% of the original benefit as of January 1 on or following your birthday. Some plans may be eligible for portability and conversion. For details, please see your Summary Plan Description (SPD) available on the Benefits & Rewards Website.

11. AD&D benefits payable for the death or physical loss of an eligible dependent are a percentage of the associate's coverage amount.

12. Monthly benefits are reduced by any other disability benefits received, such as Social Security or Workers' Compensation, etc. If you become disabled due to a preexisting condition, the plan may have restrictions. Review the benefit schedule listed in the Summary Plan Description (SPD) available on the Benefits & Rewards Website.



## WORK & LIFE

### Build a career you love

Welcome to your future - we have a path for you! With our culture of well-being and acceptance, we're committed to providing you with a lifetime of opportunities that help you reach your full potential.



#### Learning and development

You have access to learning and development programs to help you accomplish your career goals, all at your fingertips. Get started at [compassgrouplearns.com](https://compassgrouplearns.com).



#### Grow your career

With job roles spanning the globe, explore the opportunities available to you to grow your career. Visit [compass-usa.com](https://compass-usa.com) for more.

### Our inclusive community

For more than two-and-a-half decades, diversity, equity and inclusion have been at the core of Compass Group's success - who we are, what we do and how we do it.



#### Diversity, equity, and inclusion

We are defined by people wanting to make a difference, wanting to be the difference, and inspiring others to do the same. Learn more at [facesofoursuccess.compass-usa.com](https://facesofoursuccess.compass-usa.com).



#### Positively impacting the world around us

Doing the right thing is who we are, driving a culture of advocacy, transparency and responsibility.

#### Craving more?

Speak with your manager about the opportunities available to help build a career you love.





## Lifestyle programs

Life outside of work is important, so we want to make sure it's meaningful and rewarding. From exclusive discounts to generous leave and PTO opportunities, we offer a variety of resources to spice up your life.

### Discount Marketplace by PerkSpot

Access exclusive discounts on the Discount Marketplace. Save on travel, electronics, home goods, mortgages, and all of the other little – and big – things that will make life a bit easier. Visit [compassgroup.perkspot.com](https://compassgroup.perkspot.com) and save.

*Eligibility is determined based on the individual offer.*

### Shopping Program by Purchasing Power

Shop thousands of brand-name products and pay for them from your paycheck over time, with no credit checks, hidden fees, or interest. Visit [purchasingpower.com/compass-group](https://purchasingpower.com/compass-group) to get started.

*Available to Associates who have been actively employed for nine months and whose annual salary is at least \$16,000. Associates residing in Puerto Rico are not eligible to participate. For Virgin Island Associates, participation may be limited, depending on the method of shipment.*

### Pet Plan by Nationwide

If your pet gets sick or injured, vet bills can rack up fast. The Pet Plan offers financial support and peace of mind for pet parents. Learn more at [benefits.petinsurance.com/compass-group](https://benefits.petinsurance.com/compass-group).

*Associates residing in Puerto Rico and the Virgin Islands are not eligible to participate. Restrictions and exclusions may apply.*

### Identity Protection Plan by Norton

With the Identity Protection Plan, you can get help keeping your identity safe. Access credit, dark web, and social media monitoring, as well as protection for your children's online activity.

*You can only enroll in this program during Annual Enrollment or your new hire enrollment period.*

### Choice Auto and Home Insurance

Find great deals on car and home insurance with the Choice Auto and Home Program. Get started at [compassgroupvoluntaryplans.com](https://compassgroupvoluntaryplans.com).

*Associates residing in Puerto Rico and the Virgin Islands are not eligible to participate. Home insurance is not available in FL through the carriers offered in this program and may not be part of MetLife Auto & Home's benefit offered in MA.*

*Some of the programs, services and resources offered as part of the Total Rewards package are not Compass Group sponsored employee benefit plans or associated with any other Compass Group-sponsored employee benefit. In addition, they are not subject to or governed by ERISA.*

## BENEFIT BASICS

Keep reading to learn some benefit basics. Use the learning checklist below to make sure you cover all the important information.

### Eligibility and enrollment

#### Who is eligible

Generally, you are eligible for Compass Group benefits if you are a full-time Associate working an average of 30 hours or more per week.

#### When to enroll

We encourage you to enroll within the first 30 days of employment or each year during Annual Enrollment.

#### When you can use your benefits

The date your benefits take effect varies based on your employment status.



#### Salaried Associates

First day of the month following one month of service. You are automatically enrolled in Short-Term Disability (STD) after completing six months of service (payroll practice).



#### Union Associates

First day of the month following two months of service.



#### Hourly Associates

First day of the month following two months of service, after the completion of Compass Group's one-month orientation period.

#### Your learning checklist:

- ☐ Eligibility and enrollment
- ☐ Understanding your costs
- ☐ Covering your family
- ☐ Making changes



Learn more about your benefits eligibility by logging into the Benefits & Rewards Website at [compassgroup.bswift.com](https://compassgroup.bswift.com).

#### Annual measurement

Once you have been employed with Compass Group for more than one year, your employment status and benefits eligibility will be verified based on the average of your actual hours paid in the previous 12 months. This average will be recalculated each year before Annual Enrollment.

Some exceptions apply — differences in eligibility should be communicated by your manager. Union Associates should also refer to their Collective Bargaining Agreement for eligibility information, the plans offered, and relevant coverage options. Waiting period is in accordance with and subject to the applicable benefit plan terms.

#### COBRA coverage options

Benefit coverage ends on the date you terminate employment with Compass Group. If your medical, dental, vision, and/or FSA: Health Care coverage ends due to a COBRA qualifying event, you are eligible for COBRA continuation coverage. For more information, call 877-311-4747. You should consider all options you may have to get other health coverage before making your decision to enroll in COBRA.



## Understanding your costs

### Benefit deductions

Benefit deductions and surcharges may be pro-rated. If a deduction and/or surcharge is missed, future deductions/surcharges will be taken at 1.5 - 2 times the regular rate until the balance is paid in full, except for spending accounts, NQDC Plan and Retirement Plan deferrals, and loan repayments.

### Working spouse/domestic partner surcharge

If you would like to cover your spouse/domestic partner under a Compass Group medical plan and they are eligible for medical coverage with their employer, you will pay an additional surcharge for medical coverage. If they work for Compass Group, the surcharge will not apply.

### Educational associates' benefit deductions

Deductions and surcharges may be taken over a shorter period; please review the Educational Deduction Calendar on the Benefits & Rewards Website library under Educational Information.

### Tobacco surcharge

All associates eligible for Compass Group benefits will have to identify, during enrollment, whether they (and their spouse/domestic partner, if applicable) are a tobacco user. Those who identify that they are a tobacco user will pay an additional surcharge for medical coverage. Tobacco users may also pay a higher premium rate for select supplemental plans.

*Tobacco is defined as any product made with or derived from tobacco and intended for human consumption, including any component, part, or accessory of a tobacco product. This includes, but is not limited to cigarettes, e-cigarettes, vaping devices, MODs and pens, cigars, pipes, chewing tobacco, snuff, hookahs, and other tobacco products. You are considered a tobacco user if you use any of these tobacco products regularly (four or more times per week, excluding religious or ceremonial uses) within six months of enrollment.*

*If you are a tobacco user and you complete the Tobacco Cessation Program (through Headspace) during the calendar year, the tobacco surcharge will be waived and you will receive a refund (through payroll) of the tobacco surcharge you have already paid for the calendar year. The Compass Group Medical Plan is committed to helping you achieve your best health. If you think you may be unable to complete the Tobacco Cessation Program, you might qualify for a waiver of the tobacco surcharge through different means. Please contact the Benefit Service Center for additional information. Note that completion of the Tobacco Cessation Program qualifies you for a waiver of the tobacco surcharge for medical coverage only. It does not impact the premium rates under other supplemental plans.*

## Covering your family

### Your eligible dependents include:

- Your lawful spouse or qualified domestic partner who is not living separate and apart from you.
- Your children, (including stepchildren or children of qualified domestic partner), to the end of the month in which they turn age 26.
- Your unmarried children aged 26 or older, who are mentally or physically unable to care for themselves, but only if the disability occurred at a time when the child could have been covered as a dependent under Compass Group's benefits.

*If electing coverage for your qualified domestic partner or their eligible children, there may be legal and tax implications. This may include a tax (imputed income) on the cost of their coverage. Please consult with your legal/tax advisor regarding these implications.*



## Proof of dependent eligibility

If you add new dependents, you'll need to complete two steps before they will be added to coverage.

# 1

### During your enrollment

Add your dependents online during the enrollment process with the following information:

- Name
- Date of birth
- Social Security Number (SSN)
- Relationship

# 2

### After enrollment - within 30 days

Upload your documents on the Benefits & Rewards Website or by mailing copies to the Benefit Service Center. Please submit copies of original documentation with sensitive information marked out. Photos will not be accepted.

Note: Dependent information will NOT print on ID cards until their documentation has been verified. If you do not submit valid documentation within **30 days** of completing your enrollment, your coverage request will be denied.

## REQUIRED DOCUMENTATION

	One of the following:	One of the following:
DEPENDENT		
Spouse	<ul style="list-style-type: none"><li>• Marriage Certificate</li></ul>	<ul style="list-style-type: none"><li>• First page of your current 1040 tax form showing common address</li><li>• Proof of common address dated within <b>6 months</b> of enrollment, with your spouse's name clearly listed.</li></ul> <p>Note: Your address must match your address listed in PeopleHub.</p>
Qualified Domestic Partner	<ul style="list-style-type: none"><li>• Notarized "Dependent Affidavit Form," located on the Benefits &amp; Rewards Website in the "benefit forms" section of the library.</li></ul>	<ul style="list-style-type: none"><li>• Proof of common address dated within <b>6 months</b> of enrollment, with your Qualified Domestic Partner's name clearly listed.</li></ul> <p>Note: Your address must match your address listed in PeopleHub.</p>
Child - biological	<ul style="list-style-type: none"><li>• Birth Certificate with parent's name listed</li><li>• Qualified Medical Child Support Order</li></ul>	
Child - adopted	<ul style="list-style-type: none"><li>• Adoption Certificate</li><li>• Placement Agreement</li><li>• Qualified Medical Child Support Order</li></ul>	
Child - step	<ul style="list-style-type: none"><li>• <u>Both</u> forms of verification required for a spouse</li></ul>	<ul style="list-style-type: none"><li>• Birth Certificate with parent's name listed</li><li>• Adoption Certificate</li><li>• Qualified Medical Child Support Order</li></ul>
Child of Qualified Domestic Partner	<ul style="list-style-type: none"><li>• <u>Both</u> forms of verification required for a Qualified Domestic Partner</li></ul>	<ul style="list-style-type: none"><li>• Birth Certificate with parent's name listed</li><li>• Adoption Certificate</li><li>• Qualified Medical Child Support Order</li></ul>

The information provided is only intended to summarize the dependent verification requirements. Please refer to the applicable Summary Plan Description (SPD) on [compassgroup.bswift.com](http://compassgroup.bswift.com).

To send documentation by mail, please send to the following address: Compass Group Benefit Service Center | PO Box 806457 | Chicago, IL 60680

### Have a question that wasn't answered?

Contact the Benefit Service Center at 877-311-4747. Representatives are available M - F, 8AM - 7PM EST. Multilingual assistance available.

## Making changes

### Qualifying life event information

After your enrollment period, you will not be able to enroll or make changes to your benefit elections unless you have a qualifying life event (QLE), employment status change that permits mid-year changes, or qualify for a Health Insurance Portability and Accountability Act (HIPAA) special enrollment (“mid-year events”). Examples include but are not limited to marriage, divorce, birth or adoption of a child, or a spouse/domestic partner who loses or gains other health coverage. All benefit changes must be consistent with the type of event you are experiencing.

For HIPAA Special Enrollment events, you may enroll or make changes to coverage within 60 days of your event date.

For qualified life events, you may enroll or make changes to coverage within 30 days of your event date.

If you experience a mid-year event and wish to make changes to your benefit elections, you must declare your event online at the Benefits & Rewards Website at [compassgroup.bswift.com](https://compassgroup.bswift.com) or contact the Benefit Service Center at 877-311-4747 within the required timeframe.

You are also required to submit documentation supporting your life event within 30 days of filing the event. If you fail to provide the required documentation, your requested benefit change(s) will be denied. Visit the Benefits & Rewards Website for more information on required documentation.

*Changes for mid-year events are not permitted for disability insurance (unless it is a permissible employment status change), or Critical Illness Plan, Hospital Indemnity Plan, Accident Plan, Legal Plan, and Identity Protection Plan.*

*For more details on the different types of life events and the required reporting periods, read the Summary Plan Description (SPD).*



## CONTACTS & RESOURCES

Program	Provider	Telephone	Website or email
<b>HEALTH</b>			
<b>Medical plans</b>	Aetna	866-238-1128	aetna.com/docfind/custom/compassgroup
	BCBS of North Carolina	800-755-0790	bcbssc.com/members/compassgroup
	UnitedHealthcare	877-571-9862	whyuhc.com/compass
	Kaiser		select.kaiserpermanente.org/compass-group
	Aetna International (Antarctica)	800-231-7729	aetnainternational.com
	Triple-S (Puerto Rico)	787-774-6060	ssspr.com
<b>Pharmacy</b>	CVS Caremark Caremark Specialty Prudent Rx	855-656-0360 800-237-2767 800-578-4403	caremark.com
<b>Virtual care</b>	Teladoc	800-835-2362	teladoc.com
<b>No-cost surgery benefit</b>	Lantern (formerly SurgeryPlus)	833-227-7576	my.lanternicare.com
<b>Dental</b>	Aetna Dental	866-238-1128	aetna.com
	Delta Dental	866-622-6120	deltadentalpr.com
<b>Vision</b>	Vision Service Plan (VSP)	800-877-7195	vsp.com
<b>Supplemental plans</b>	UnitedHealthcare	877-624-8390	myuhcfp.com
<b>FSA: Health Care</b>	Inspira Financial	855-516-8593	inspirafinancial.com
<b>WELL-BEING</b>			
<b>Employee Assistance Program (EAP)</b>	Headspace	855-233-9245	compassgroup.bswift.com
<b>One Pass</b>	Optum	877-515-9364	onepassselect.com
<b>FINANCIAL</b>			
<b>Same day pay</b>	One@Work		one.app/atwork
<b>Retirement Plan</b>	Fidelity	800-835-5095	netbenefits.com
<b>FSA: Dependent Care</b>	Inspira Financial	855-516-8593	inspirafinancial.com
<b>Commuter Spending Account</b>	Inspira Financial	855-516-8593	inspirafinancial.com
<b>Legal Plan</b>	MetLife	800-821-6400	login.legalplans.com
<b>Life and AD&amp;D insurance</b>	Securian Beneficiary assistance	877-491-5265 866-293-6047	securian.com/compass-insurance
<b>Disability</b>	New York Life	800-238-2125	myNYLGBS.com

## CONTACTS & RESOURCES

Program	Provider	Telephone	Website or email
<b>WORK &amp; LIFE</b>			
<b>Shopping Program</b>	Purchasing Power	866-486-1947	compass.purchasingpower.com
<b>Discount Marketplace</b>	PerkSpot	866-486-1947	compassgroup.perkspot.com
<b>Pet Plan</b>	Nationwide	866-486-1947	benefits.petinsurance.com/compass-group
<b>Choice Auto and Home Program</b>	Managed by Mercer Health & Benefits, LLC	866-486-1947	compassgroupvoluntaryplans.com
<b>Identity Protection Plan</b>	NortonLifelock	800-607-9174	my.norton.com
<b>Leave of Absence</b>	Leave of Absence Department		AbsenceTracker (accessed through PeopleHub) Hourly associates access PeopleHub at compassassociate.com Salaried associates access PeopleHub at compassmanager.com

To access the **2025 Legal Notices**, log into the **Benefits & Rewards Website** at [compassgroup.bswift.com](https://compassgroup.bswift.com), or log in through PeopleHub. View the notices by clicking *Resources > Library > Other Benefit Information*.

**IMPORTANT:** The Hospital Indemnity (supplemental plan) is a fixed indemnity policy, NOT health insurance. Although the supplemental plan may pay you a dollar amount if you're sick or hospitalized, you're still responsible for paying the cost of your care. Payment you receive under the supplemental plan is not based on the size of your medical bill, and there might be a limit on how much the supplemental plan will pay each year. The Supplemental Plans aren't a substitute for comprehensive health insurance. Since the supplemental plan is not health insurance, it doesn't include most federal consumer protections that apply to health insurance. Looking for comprehensive health insurance? Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options or contact the Benefit Service Center for additional information about the medical coverage available through Compass. For questions or complaints about the supplemental plan, contact the Benefit Service Center.

