

## YOUR ENROLLMENT CHECKLIST

Review all available benefits on [www.niagarabenefits.com](http://www.niagarabenefits.com). Explore the site to discover what benefits are available to you!

- Use ALEX®, your interactive Benefits Counselor to help you make your benefit plan choices!
- Set a reminder on your calendar to enroll early. You must enroll within 30 days of hire.
- Gather any dependent or beneficiary information or documentation needed (i.e. Social Security Numbers, dates of birth, birth certificates).
- Dependent Verification: When you enroll family members, Niagara requires proof of dependent relationship to you. Submit your dependent documentation with your name and Niagara ID on each page to: [niagarabenefits@onesourcevirtual.com](mailto:niagarabenefits@onesourcevirtual.com) or work with your local HR team.
- Need help with enrolling? Contact OneSource Virtual Service Center at 1-844-462-2236 (M-F, 8:00 am. – 8:00 p.m. ET) or email [niagarabenefits@onesourcevirtual.com](mailto:niagarabenefits@onesourcevirtual.com).

### Enroll in 401(k)!

Team Members are eligible for 401(k) and company match, the first of the month following 30 days of service.

Learn more at [www.niagarabenefits.com](http://www.niagarabenefits.com) and enroll through Fidelity at [www.401k.com](http://www.401k.com).



Niagara 401(k) Match

**\$0.33** up to **6%**

Niagara will match \$0.33 on every dollar up to 6% of your gross compensation.



1440 Bridgeway Dr.  
Diamond Bar, CA 91765

IMPORTANT BENEFITS INFORMATION  
OPEN IMMEDIATELY



YOUR THIRST FOR BENEFITS  
**QUENCHED.**

WELCOME TO NIAGARA BOTTLING.

Photo by: Colt Skinner, Continuous Improvement Manager from Mesa

WELCOME TO  
**YOUR BENEFITS**



**DON'T FORGET!**  
SET A REMINDER ON YOUR CALENDAR TO ENROLL IN WORKDAY. YOU MUST ENROLL WITHIN 30 DAYS OF HIRE.

YOUR 2020  
**BENEFIT HIGHLIGHTS**



**Medical Plan Offerings**

Choosing your medical plan is an important decision that impacts you and your family for the whole year.

Together with Aetna, we are proud to offer two comprehensive medical plan options: Aetna PPO with HSA or Aetna HMO Low.



**Prescription Drug Coverage**

If you choose the Aetna PPO with HSA, your Prescription Drug Plan coverage is through Magellan Rx.

Get access to national and regional pharmacies in-network such as Walmart, Walgreens, CVS and more!



**Dental Benefit Offerings**

Niagara offers comprehensive dental coverage through Delta Dental. All options offer coverage for a wide variety of dental



**Vision Plan Offerings**

Choose from two vision plans, available through Vision Services Plan (VSP). The vision benefit helps cover the cost of certain necessary vision expenses, such as eye exams, glasses and contact lenses for



**Flexible Spending Accounts**

- The Healthcare FSA Max is \$2,700.
- The Dependent Care Max is \$5,000.



**Magellan EAP**

From help with daily tasks to working on more complex issues, EAP provides you and your family coaching, counseling, self-care apps, manager support, child and elder care resources, legal, financial and identity theft

These plans provide comprehensive coverage for preventive care, hospitalization, surgery, routine office visits and prescription drugs. There are no pre-existing condition exclusions on the plans. Deductibles, out-of-pocket maximums and coinsurance are all based on a calendar year and will reset each January 1st.

**How to use your Rx plan:**

You will receive one ID card with your Aetna Medical plan on the front and Magellan Rx plan on the back. Present your Magellan information along with your prescription to any participating pharmacy every time you fill your prescription.

services, including preventive cleanings at no cost to you.

you and your family. Team Members can take advantage of group rates and have the convenience of paying through pre-tax payroll deduction.

We also offer a Commuter FSA for public transportation like buses, trains and subways. Must be used to and from work.

programs and a variety of services to help you with the ups and downs on the journey of life.

Learn more at [www.niagarabenefits.com](http://www.niagarabenefits.com).

**SAVE MONEY TO EARN MONEY!**

When you choose the Aetna PPO with HSA and contribute to your HSA, Niagara will match your contributions. For 2020, the IRS Max is \$3,550 single / \$7,100 family



**HSA MATCH**

You will earn **\$0.50 on every \$1** you set aside to a maximum Niagara Match of **\$250 Individual and \$500 family.**

**2020 SNAPSHOT**

- ✓ Preventive Care is covered at 100%
- ✓ Comprehensive Medical, Dental & Vision benefits.
- ✓ Additional Benefit Plans:
  - Basic Life & AD&D
  - Supplemental Life & Dependent Life Insurance
  - Accident Plan
  - Critical Illness
  - Long-term Disability
  - Legal Shield & Identify Theft
  - Pet Discount Plan
  - Employee Assistance Plan
  - 401(k) Pre-Tax & Roth
  - 401(k) Matching Contribution

- ✓ Aetna PPO w/HSA uses the APCN Network of doctors and hospitals

- ✓ ALEX is here to help you make good choices! Login to ALEX today at [www.myalex.com/niagarabottling/2020](http://www.myalex.com/niagarabottling/2020)

- ✓ Fertility benefits providing 2 IVF Smart Cycles and a concierge-level advocate through Progyny when you enroll in the Aetna PPO w/HSA.

- ✓ Niagara offers a Commuter FSA for team members that use public transportation and/or Vanpools for commuting to work!

- ✓ Are you a Niagara road warrior and a nursing mom? With Milk Stork, nursing Niagara moms can travel for work with confidence, knowing your baby is getting all the proven benefits of your milk, by shipping from anywhere in the world.

Niagara Bottling permits the insurer to offer employees of Niagara Bottling certain voluntary insurance programs. Whether you choose to enroll in any of these programs is completely optional and voluntary. Niagara Bottling does not make a contribution towards the cost of these programs and employees pay the full cost of premiums on an after-tax basis. Niagara Bottling does not sponsor, maintain, endorse, recommend, or promote these voluntary programs.



Photo by: Ann Konrad, Kenosha Plant Administrative Assistant



LOOKING TO ENROLL?  
[www.niagarabenefits.com](http://www.niagarabenefits.com)

**IMPORTANT!**  
You must enroll within 30 days of hire. Make sure you set a reminder on your calendar to enroll in Workday.

Need help choosing coverage?  
Use ALEX® to help you select the right plans for you and your family.

Photo by: Colt Skinner, Continuous Improvement Manager from Mesa

YOUR 2020 IN-NETWORK  
**MEDICAL PLAN SUMMARY**

Network	Aetna PPO w/ HSA	Aetna HMO Low
	APCN	HMO Deductible
Deductible		
Single	\$1,750	\$1,500
Family	\$3,500	\$3,000
Out-of-Pocket Maximum	\$5,000 \$10,000	\$3,500 \$7,000
Preventive Care	No Charge	No Charge
Primary Care	20%	\$25 copay
Specialist	20%	\$40 copay
ER	20%	\$150 copay after deductible is met
Urgent Care	20%	\$40 copay
Teladoc	\$40 copay	\$40 copay

HYDRATE YOUR HEALTH WITH  
**VIRGIN PULSE WELLNESS.**

Through the Virgin Pulse platform, Niagara's Hydrate Your Health Wellness program is designed to promote team members and their family's good health and wellbeing.

Features include:

- Join your coworkers, peers, and leaders on the journey to good health! Participate in wellness challenges and so much more!
- You'll find resources like Healthy Habit Trackers, Goal Setting, Daily Wellbeing Tips, Sleep Guide, Nutrition Guide, & Digital Coaching via Journeys
- You can also participate in Personal Health Coaching programs to work on any area of health - from Tobacco Cessation to Nutrition, Exercise, Sleep, or Stress

Virgin Pulse Cash:

- When you enroll in a Niagara medical plan, you will qualify for rewards! Complete the Personal Health Profile through Virgin Pulse
- By completing wellness activities, you will earn points toward Virgin Pulse Cash. You will be eligible for up to \$100 in Virgin Pulse Cash in 2020
- You'll use Virgin Pulse Cash to purchase items that reward your healthy behaviors!

Rewards for participating in a wellness program are available to all eligible Team Members/spouses. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by a different means. Contact the Benefits Department. We will work with you (and, if you wish, with your doctor) to develop another way to qualify for the reward.

TELEHEALTH SERVICE BY  
**TELADOC (Aetna Medical Plans Only)**

Teladoc offers team members and family members access by phone or online video to licensed doctors 24 hours a day, 365 days a year! **The cost per visit is \$40.** Register today at [www.teladoc.com/aetna](http://www.teladoc.com/aetna).

YOUR 2020 PER PAY PERIOD  
**PAYROLL DEDUCTIONS**

	Team Member (TM)	TM + Spouse	TM + Child(ren)	TM+ Family
Aetna PPO w/ HSA	\$20.00	\$110.00	\$58.00	\$165.00
Aetna HMO Low	\$71.00	\$196.00	\$132.00	\$275.00
Delta DHMO*	\$3.26	\$6.19	\$6.51	\$9.27
Delta PPO Low	\$9.14	\$18.80	\$22.43	\$32.06
Delta PPO High	\$18.22	\$36.50	\$41.24	\$61.49
VSP Low	\$3.27	\$6.52	\$6.98	\$11.15
VSP High	\$5.42	\$10.86	\$11.61	\$18.54

\*Only CA, CT, FL, NM, TN, TX, VA



Employee Assistance Program  
**1-800-424-1842**  
[magellanascend.com](http://magellanascend.com)

Hi! I'm ALEX.

Scan the QR code below to talk to ALEX today.



[myalex.com/niagarabottling/2020](http://myalex.com/niagarabottling/2020)



Licensed doctors 24 hours a day, 365 days a year!  
[www.teladoc.com/aetna](http://www.teladoc.com/aetna)  
(855) 835-2362

