

# Employee Benefits Guide



January 1, 2024 – December 31, 2024



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# Contact Information



Benefits:	Customer Service Number:	Website/Email:
<b>Medical/RX, Dental</b> Cigna	1-800-244-6224	<a href="http://www.myCigna.com">www.myCigna.com</a>
<b>Vision</b> Cigna	1-888-353-2653	<a href="http://www.myCigna.com">www.myCigna.com</a>
<b>Telehealth</b> Cigna	1-888-726-3171	<a href="http://www.myCigna.com">www.myCigna.com</a>
<b>Behavioral Health</b> Happify through Cigna	1-800-274-7603	<a href="http://www.myCigna.com">www.myCigna.com</a>
<b>Lifestyle Change Program</b> Omada	N/A	<a href="https://go.omadahealth.com/coke_northeast">https://go.omadahealth.com/coke_northeast</a>
<b>Flexible Spending Accounts</b> PayFlex (Inspira Financial)	1-844-729-3539	<a href="http://www.inspirafinancial.com">www.inspirafinancial.com</a>
<b>Life/AD&amp;D</b> Lincoln Financial	<b>EOI:</b> 1-888-287-8494, Prompt 3 <b>Life Claims:</b> 1-888-787-2129	<a href="http://www.LFG.com">www.LFG.com</a>
<b>Disability</b> Lincoln Financial	<b>Claims:</b> 1-800-210-0268	<a href="http://www.LFG.com">www.LFG.com</a>
<b>Critical Illness, Hospital Indemnity and Accident Insurance</b> Cigna	1-800-754-3207	<b>Claims:</b> <a href="https://www.cigna.com/individuals-families/member-resources/supplemental-health-claim-form">https://www.cigna.com/individuals-families/member-resources/supplemental-health-claim-form</a>
<b>401K</b> Vanguard	1-800-523-1188	<a href="http://www.Vanguard.com">www.Vanguard.com</a>
<b>Employee Assistance Program</b> Cigna	1-877-622-4327	<b>Website:</b> <a href="http://www.myCigna.com">www.myCigna.com</a> <b>Employer ID:</b> CokeNE (for initial registration)
<b>Leave of Absence</b> Lincoln Financial	1-800-487-1485	<a href="http://www.LFG.com">www.LFG.com</a>
<b>Virtual Vet Care</b> Airvet	N/A	<a href="http://www.join.airvet.com/getstarted">www.join.airvet.com/getstarted</a>



# Medical/RX Plans



In 2024, Coca-Cola will continue to offer you and your family the option of enrolling in the Gold Plan or the Silver Plan. As a new hire, benefit coverage begins on the first day of your employment. You have 30 days to complete your new hire enrollment, it is best to complete your enrollment timely to avoid retroactive payroll deductions. Below are the employee contributions and plan summaries:



Medical Insurance Gold Plan Premiums		
Tier	Monthly	Weekly
Employee Only	\$151.67	\$35.00
Employee + 1	\$433.33	\$100.00
Family	\$498.33	\$115.00

Medical Insurance Silver Plan Premiums		
Tier	Monthly	Weekly
Employee Only	\$108.33	\$25.00
Employee + 1	\$260.00	\$60.00
Family	\$325.00	\$75.00

BENEFIT	Medical/RX Gold Plan		Medical/RX Silver Plan	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Plan Year Deductible</b>	\$1,000 Individual \$2,000 Family	\$3,000 Individual \$6,000 Family	\$3,000 Individual \$6,000 Family	\$6,000 Individual \$12,000 Family
<b>Out-of-Pocket Maximum</b>	\$5,000 Individual \$10,000 Family	\$6,000 Individual \$12,000 Family	\$8,550 Individual \$17,100 Family	\$12,000 Individual \$24,000 Family
<b>Office Visits (PCP)</b>	\$20 copay per visit	40% coinsurance*	\$30 copay per visit	50% coinsurance*
<b>Specialist Visits</b>	\$40 copay per visit	40% coinsurance*	\$60 copay per visit	50% coinsurance*
<b>Routine Physicals</b>	No Charge	40% coinsurance*	No Charge	50% coinsurance*
<b>Diagnostic Lab/X-ray</b>	No Charge	40% coinsurance*	No Charge	50% coinsurance after deductible
<b>Diagnostic Imaging (CT, MRIs, PET Scans)</b>	20% coinsurance*	40% coinsurance*	20% coinsurance*	50% coinsurance*
<b>Inpatient Hospital</b>	20% coinsurance*	40% coinsurance*	20% coinsurance*	50% coinsurance*
<b>Outpatient Hospital</b>	20% coinsurance*	40% coinsurance*	20% coinsurance*	50% coinsurance*
<b>Urgent Care Visits</b>	\$30 copay*	\$30 copay*	\$50 copay*	\$50 copay*
<b>Emergency Room Visits</b>	\$150 copay (waived if admitted)*		\$150 copay (waived if admitted)*	
<b>Prescription Drugs (Retail Pharmacy - 30 Day Supply)</b>	Generic - \$15 copay Preferred Brand - \$30 copay Non-Preferred Brand - \$60 copay	Not Covered	Generic - \$20 copay Preferred Brand - \$40 copay Non-Preferred Brand - \$80 copay	Not Covered
<b>Prescription Drugs (Mail Order - 90 Day Supply)</b>	Generic - \$30 copay Preferred Brand - \$60 copay Non-Preferred Brand - \$150 copay	Not Covered	Generic - \$40 copay Preferred Brand - \$80 copay Non-Preferred Brand - \$200 copay	Not Covered
<b>Expanded Preventative Medications (Full List is located on Bswift)</b>	\$5 Copay	Not Covered	\$5 Copay	Not Covered

\* Coverage provided after deductible

## Opt-Out Medical Credit

- If you are enrolled in a Medical Plan elsewhere, you may be eligible to qualify for a \$300 medical credit per quarter.
- When completing your enrollment in the Benefits Portal be prepared to upload proof of coverage documentation in order to receive the credit.

# KNOW BEFORE YOU GO



## Cigna Health Information Line

A telephone service staffed by clinicians who help you understand and make informed decisions about health issues you are experiencing, at no extra cost. These clinicians can help you choose the right care in the right setting at the right time, whether it's reviewing home treatment options, following up on a PCP's appointment or finding the nearest in-network urgent care center. Just call the number on your Cigna ID card, go to [myCigna.com](https://myCigna.com) or use the [myCigna App](#). Open 24/7.

		Lower <span style="float:right">Cost and time</span> <span style="float:right">Greater</span>				
		Virtual care	Convenience care clinic	Health care provider's office	Urgent care center	Emergency room
		For minor medical conditions. Connect with a board-certified doctor via video or phone when, where and how it works best for you. Visit <a href="https://myCigna.com">myCigna.com</a> , or call MDLIVE at 888.726.3171 to talk with a doctor 24/7.*	For minor medical concerns. Staffed by nurse practitioners and physician assistants. Located in retail stores and pharmacies. Often open nights and weekends.	The best place to go for routine or preventive care or to keep track of medications. Many PCPs offer virtual care. Contact your PCP to schedule an in-person or virtual care visit. Find a PCP on <a href="https://myCigna.com">myCigna.com</a> .	For conditions that aren't life threatening. Staffed by nurses and doctors and usually have extended hours.	For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life threatening, call 911 or go to the nearest ER.  *Freestanding* ER locations are becoming more common in many areas. Because these ERs are not inside hospitals, they may look like urgent care centers. When you receive care at an ER, you're billed at a much higher cost than at other health care facilities.
Conditions treated**		<ul style="list-style-type: none"> <li>› Colds and flu</li> <li>› Rashes</li> <li>› Sore throats</li> <li>› Headaches</li> <li>› Stomachaches</li> <li>› Fever</li> <li>› Allergies</li> <li>› Acne</li> <li>› Urinary tract infections (UTIs) and more</li> </ul>	<ul style="list-style-type: none"> <li>› Colds and flu</li> <li>› Rashes or skin conditions</li> <li>› Sore throats, earaches, sinus pain</li> <li>› Minor cuts or burns</li> <li>› Pregnancy testing</li> <li>› Vaccines</li> </ul>	<ul style="list-style-type: none"> <li>› General health issues</li> <li>› Preventive care</li> <li>› Routine check-ups</li> <li>› Vaccines and screenings</li> </ul>	<ul style="list-style-type: none"> <li>› Fever and flu symptoms</li> <li>› Minor cuts, sprains, burns, rashes</li> <li>› Headaches</li> <li>› Lower back pain</li> <li>› Joint pain</li> <li>› Minor respiratory symptoms</li> <li>› UTIs</li> </ul>	<ul style="list-style-type: none"> <li>› Sudden numbness, weakness</li> <li>› Uncontrolled bleeding</li> <li>› Seizure or loss of consciousness</li> <li>› Shortness of breath</li> <li>› Chest pain</li> <li>› Head injury/major trauma</li> <li>› Blurry or loss of vision</li> <li>› Severe cuts or burns</li> <li>› Overdose</li> </ul>
	Your cost and time	<ul style="list-style-type: none"> <li>› Costs the same or less than a visit with your primary care provider (PCP)</li> <li>› Appointments typically in an hour or less</li> <li>› No need to leave home or work</li> </ul>	<ul style="list-style-type: none"> <li>› Same or lower than provider's office</li> <li>› No appointment needed</li> </ul>	<ul style="list-style-type: none"> <li>› May charge copay/coinsurance and/or deductible</li> <li>› Usually need appointment</li> <li>› Short wait times</li> </ul>	<ul style="list-style-type: none"> <li>› Costs lower than emergency room (ER)</li> <li>› No appointment needed</li> <li>› Wait times vary</li> </ul>	<ul style="list-style-type: none"> <li>› Highest cost</li> <li>› No appointment needed</li> <li>› Wait times may be long</li> </ul>

## HEALTH CARE THAT'S THERE FOR YOU WHEN AND WHERE YOU NEED IT

Head-to-toe virtual care<sup>1</sup> from MDLIVE.<sup>®</sup>



**Telehealth Copay:**  
Gold Plan: \$15  
Silver Plan: \$20

**Life is demanding.** It's not always easy to find time for the health care you need. After all, doctors' appointments traditionally involve time and travel. That can lead to putting off care until problems become more serious, and potentially more expensive.

**That's why Cigna has partnered with MDLIVE to offer a comprehensive suite of convenient virtual care options — available by phone or video whenever it works for you.** MDLIVE board-certified doctors, dermatologists, psychiatrists and licensed therapists have an average of over 10 years of experience and provide personalized care for hundreds of medical and behavioral health needs.

**Now you don't have to wait – or travel – for the care you need.** Connect with video or phone, whenever it's convenient for you. Best of all, virtual care from MDLIVE board-certified doctors is available to you and your eligible dependents as part of your health benefits.

### Primary Care

Preventative care, routine care, and specialist referrals

- Preventive care checkups/wellness screenings available at no additional cost to identify conditions early
- Routine care visits allow you to build a relationship with the same primary care provider (PCP) to help manage conditions
- Prescriptions available through home delivery or at local pharmacies, if appropriate
- Receive orders for biometrics, blood work and screenings at local facilities

### Urgent Care

On demand care for minor medical conditions

- On-demand 24/7/365, including holidays
- Care for hundreds of minor medical conditions
- A convenient and affordable alternative to urgent care centers and the emergency room
- Prescriptions available, if appropriate

MDLIVE providers can also conduct virtual wellness screenings.

Appointments available via video or phone. Virtual dermatology does not require an appointment.

### Behavioral/Mental health care

Talk therapy and psychiatry from the privacy of home

- Access to psychiatrists and therapists
- Schedule an appointment that works for you
- Option to select the same provider for every session
- Care for issues such as anxiety, stress, life changes, grief and depression

### Dermatology

Fast, customized care for hair skin and nail conditions – no appointment required

- Board-certified dermatologists review pictures and symptoms; prescriptions available, if appropriate
- Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more
- Diagnosis and customized treatment plan, usually within 24 hours

### Connect with virtual care your way.

Virtual care visits are convenient and easy. To schedule an appointment:

1. Talk to an MDLIVE medical provider on demand on **myCigna.com**. You can also call 24/7 at **888-726-3171**
2. Select the type of care you need – cost will be displayed
3. Follow the prompts for your desired type of visit

## EXPRESS SCRIPTS® PHARMACY

Our home delivery pharmacy

**Express Scripts® Pharmacy, Cigna's home delivery pharmacy, is a convenient option if you're taking a medication on a regular basis to treat an ongoing health condition. Express Scripts® Pharmacy is one of the country's largest home delivery pharmacies.**

### What are the benefits of using Express Scripts pharmacy?

Express Scripts Pharmacy helps it make it easy for you to get your medication. With just a few simple clicks of your mobile phone, tablet or computer, your important medications will be on their way to your door (or location of your choice).

- Easily order, manage, track, and pay for your medications on your phone or online.
- Standard shipping at no extra cost?
- Fill up to a 90-day supply at one time
- Helpful pharmacists available 24/7
- Automatic refills and refill reminders so you don't miss a dose
- Flexible payment options

### 3 easy ways to switch to home delivery

1. **Log in to the myCigna App or myCigna.com to move your prescription electronically.** Click on the Prescriptions tab and select My Medications from the dropdown menu. Then simply click the button next to your medication name to move your prescription(s).
2. **Call your doctors office.** Ask them to send a 90-day prescription (with refills) electronically to Express Scripts Home Delivery, **Or,**
3. **Call Express Scripts Pharmacy at 800.835.3784.** They'll contact your doctor's office to help transfer your prescription. Have your Cigna ID card, doctor's contact information and medication name(s) ready when you call.

### Got a new prescription?

Ask your doctor to send it to Express Scripts Pharmacy using one of these methods:

1. **Electronically:** For fastest service, they can send your prescription electronically to Express Scripts Home Delivery, NCPDP 2623735
2. **By fax:** They can call **888-327-9791** to get a Fax Order Form.

Call 800.835.3784



Place  
an order



Talk to customer  
service about  
an order



Talk to a  
pharmacist about  
your medication



# PAY \$0 FOR SELECT SPECIALTY MEDICATIONS



## Participate in the SaveonSP program

**Specialty medications can cost a lot of money. That's why your plan offers a program called SaveonSP, which can help lower your out-of-pocket costs to \$0. And there's no extra cost to participate.**

### Enroll in SaveonSP and save.

Certain specialty medication are eligible for the SaveonSP program. If you're filling an eligible medication, a representative from SaveonSP will call you to talk about enrolling in the program.

If you choose to participate, you'll pay \$0 for your medication. If you choose not to participate in SaveonSP, you'll pay a higher copay when you fill your medication.

### Conditions supported by SaveonSP include, but are not limited to:

- Hepatitis C
- Multiple Sclerosis
- Psoriasis
- Inflammatory Bowel Disease
- Rheumatoid Arthritis
- Oncology



#### Here's an example of how it works.<sup>4</sup>

John's taking a specialty medication that's eligible for the SaveonSP program. His copay is currently \$70. His new copay will be \$1,000.

- ▶ **If he participates in SaveonSP, he won't pay anything (\$0) out-of-pocket.** His full copay will be paid through a manufacturer copay assistance program, and the copay won't count toward his deductible or out-of-pocket maximum.
- ▶ **If he decides not to participate in SaveonSP, he'll pay his full copay of \$1,000 out-of-pocket.** And the copay John pays won't count toward his deductible or out-of-pocket maximum.

1. SaveonSP is an Express Scripts program, and Express Scripts is now a Cigna company. SaveonSP, Express Scripts and Cigna are working together to better serve you and all of your pharmacy, health and wellness needs.
2. The drug classes, medications and associated copays included in this program are subject to change. Check your plan materials to see which medications are eligible for the SaveonSP program.





As a customer of the Cigna Medical Plan and an employee of Coca-Cola Beverages Northeast, you are eligible for a fitness reimbursement. **The maximum fitness benefit is \$500 per calendar year per medical plan participant. Each member of your family qualifies if they are Cigna members.**

### What kind of health club membership or fitness class may qualify?

Start exercising your option by picking a qualified full-service health club that works for you. The facility you choose *must* have a vast array of cardiovascular and strength-training exercise equipment, such as traditional health clubs and YMCAs. You may also attend fitness classes at a qualified health club or studio without an annual membership. Online fitness subscriptions such as Peloton and Mirror are also eligible for reimbursement.

### What you need to do:

At the time of reimbursement submission, the Cigna customer must be a current Coca-Cola Beverages Northeast employee and be a customer of the Cigna Medical Plan to be eligible for this reimbursement.

Reimbursement is based on your total receipts up to \$500 per calendar year per medical plan participant. Reimbursement forms and receipts must be completed and submitted no later than March 31<sup>st</sup> of the following calendar year.

### What health clubs do not qualify?

- Martial arts centers;
  - Gymnastic facilities;
  - Country clubs;
  - Tennis;
  - Pool-only facilities;
  - Social clubs;
  - Sports teams and leagues;
- \*\*Fees for personal training, lessons, coaching and exercise equipment or clothing purchases will *not* be covered.\*\***

### How to submit for reimbursement:

1. Complete a Fitness Reimbursement Form
2. Provide dated, original receipts from your health club/studio or copies of bank or credit card statements (black out any reference to account number) showing:
  - The Cigna customer's name;
  - Individual charges of each health club membership or fitness class fees.
3. Sign, date and mail the completed Fitness Reimbursement Form and the above information to the following address:

**Cigna  
Health Promotions  
1750 Elm Street, Suite 800  
Manchester, NH 03104**

*Please allow 6-8 weeks for processing. If you have any questions, please call:  
**Customer Service: 1-800-997-1654***

## SO MANY WAYS TO HELP MANAGE YOUR HEALTH

Get to know the full value of myCigna.

Now it's easier than ever to manage your health and make the most of your health plan on the **myCigna® website and app**. From programs that help improve your health to tools that help manage your health spending, there's so much you can do.

- **View, print, and send ID cards\***
- **Find in-network doctors, hospitals, and medical services**
- **Compare quality of care information, including patient reviews from Cigna customers**
- **Manage and track claims**
- **See cost estimates for medical procedures**
- **Use the click chat feature to connect with a live Cigna rep**

### Feel better protected

Cigna is as committed to helping protect your health information as we are to protecting your health and well-being. That's why we take certain steps to enhance the security of your personal health information on myCigna.

### Register Today:

1. Go to myCigna.com or launch the myCigna app and select "Register Now"
2. Enter your requested information
3. Confirm your identity
4. Create your security information and provide your primary email address
5. Review and Submit

### Feel better protected:

- Cigna is as committed to helping protect your health information as we are to protecting your health and well-being. That's why we take certain steps to enhance the security of your personal health information on the myCigna website and app.
- Enhanced registration
  - Two-step authentication

\*Beginning in 2024, Digital ID cards via the myCigna app will take place of physical ID cards. If you'd still like a physical ID card, please reach out to Cigna member services.



Download the myCigna App for your mobile device.  
Disponible en Español.

Scan the QR code with your phone, and make sure to have your ID card handy; you'll need it to register.\*\*





# Join Omada to build healthy habits that last

Omada is a digital lifestyle change program. We combine the latest technology with ongoing support so you can make the changes that matter most – whether that's around eating, activity, sleep, or stress. It's an approach shown to help you lose weight and reduce the risks of type 2 diabetes and heart disease.

- **Eat Healthier**  
Learn the fundamentals of making smart food choices.
- **Increase Activity**  
Discover easy ways to move more and boost your energy.
- **Overcome Challenges**  
Gain skills that allow you to break barriers to change.
- **Strengthen Habits**  
Zero in on what works for you and find lasting motivation.
- **Stay Healthy for Life**  
Continue to set and reach your goals with strategies and support.

**More Great News:**

You'll receive this program at no additional cost if you or your adult dependents are enrolled in the Coca-Cola Northeast medical plan offered through Cigna are at risk for diabetes or heart disease and are accepted into the program.

**Take Omada's 1-minute health screener to see if you're eligible.**

<https://go.omadahealth.com/cokenortheast>

**YOU'LL GET YOUR OWN:**



Interactive program



Wireless smart scale



Weekly online lessons



Professional Omada health coach



Small online group of participants

*The Omada program is administered by Omada Health, Inc. an independent third-party service provider. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company or its affiliates. The Omada program is not administered by Cigna. It is administered solely by Omada Health, Inc. which is responsible for the program.*

### What is Omada?

Omada is a personalized program that empowers you to achieve your health goals. Combining data-powered human coaching, connected devices, and curriculum tailored to your specific circumstances, the program is designed to help you build healthy habits that last.

### What is the application process?

Individuals interested in Omada can complete the online application to find out if they meet the clinical enrollment criteria to participate in the program at [omadahealth.com/cokenortheast](http://omadahealth.com/cokenortheast).

Those who complete the application and are eligible to enroll will receive an email invitation to join the Omada program.

### Are family members eligible for Omada?

Yes, adult family members who are covered under the same health plan and meet the clinical enrollment criteria are eligible for Omada.

### How much does it cost?

All at no additional cost to you: If you or your covered adult dependents are enrolled in the Coke Northeast medical plan offered through Cigna, are at risk for type 2 diabetes or heart disease, and are accepted into the program, you'll receive the program at no additional cost.

### How does the Omada program work?

Omada is a personalized program that surrounds you with the tools and support you need to reach your health goals, whether that's losing weight or improving overall health. The program includes:

- **A professional Omada health coach** for one-on-one guidance. The coaches keep participants on track, on their best days and their worst.
- **A wireless scale** to monitor progress. Participants will receive this ready-to-use device in the mail, already synced their private account.
- **Weekly online lessons** to educate and inspire. Participants are guided through online lessons that tackle physical, social, and psychological components of healthy living. Interactive games reinforce learning and help participants make connections to real-world scenarios.
- **A small community** of peers with similar health conditions for real-time encouragement, sharing and support.

### How is the Omada program structured?

Omada presents a new area of focus each week covering nutrition, activity, sleep, and stress management – 4 lifestyle behaviors that can directly impact weight and overall health. The week topic is supported by an interactive lesson, conversation with the health coach, and other program features.

In addition to this underlying framework, coaches can work with participants to identify areas that they want to work on: everything from understanding meal portion sizes, to engaging family and friends to help support them in making changes. These personalized features can help participants achieve and sustain their unique health goals one step at a time.

### What are the specific steps involved in getting started?

1. Visit their organization's Omada application website [omadahealth.com/cokenortheast](http://omadahealth.com/cokenortheast).
2. Click the button to complete a brief application.
3. Individuals will receive an email from [support@omadahealth.com](mailto:support@omadahealth.com) within 2 business days letting them know if they're accepted. If accepted, the email will provide instructions on setting up their Omada account online.
4. Participants can set up their account on their own time. No strict deadline, but the sooner they set up, the sooner they can start.
5. Within a few weeks of completing account setup, participants receive a welcome kit in the mail with their scale.
6. Groups kick off each Sunday. This entails an introductory online message from the coach, the first lesson being "unlocked," and access to the group message board. (Please be advised that Omada may choose not to kick off new groups on the Sundays before or after major US holidays when those holidays may interfere significantly with shipping or group momentum.)

### What if individuals have questions?

If at any point in the process someone has questions about the status of their application or account, they can email [support@omadahealth.com](mailto:support@omadahealth.com), call **888-409-8687**, or check out the help center articles at [support.omadahealth.com](http://support.omadahealth.com).





## The Cigna Diabetes Prevention Program in Collaboration with Omada

Everyone is capable of improving their health. That's why Cigna collaborated with Omada Health to offer a digital behavior change program to help prevent type 2 diabetes and heart disease.

Omada's goal is to inspire and engage people in lifelong health one step at a time by leveraging their unique engagement approach. Omada uses data-driven insights and deep clinical expertise to provide care plans adapted to members' needs so they can maintain their engagement over time to get and stay healthy. **And based on data from the program's first two years, the approach is working.**

### About the Program

The Cigna Diabetes Prevention Program, in collaboration with Omada, is a virtual care program designed to help members shift their health mindset and find the motivation needed to:

- Lose weight and keep it off long-term
- Build strategies for healthy eating, activity, sleep and stress management
- Reduce the risks of developing type 2 diabetes and heart disease
- Improve their overall health and wellbeing

The program combines the latest clinical protocols with breakthrough behavior science to make it possible for members at risk for chronic conditions to achieve long-term improvements in their health.

### Key takeaways\*



**Average medical cost savings per participant, over and above the costs of the program:**

In Year 1 **\$348**

Through Year 2 **\$989**



**Average ROI for employers:**

**1.7:1** ..... **2.7:1**

In Year 1

Through Year 2



**Average percentage of body weight lost by participants:**

**2.1%** ..... **4.1%**

In Year 1

Through Year 2



**19%** of participants lost and maintained **5%** or more of their initial weight in year 1.

**24%** lost and maintained **5%** or more of their initial weight through year 2.



All eligible Coca-Cola employees who work at least 30 hours per week are offered a dental plan through Cigna. When you are enrolled in one of the medical plans, you are automatically enrolled in the dental plan at no additional cost.

Benefit	In-Network	Out-of-Network*
<b>Your Coverage with a Cigna Provider</b>		
<b>Calendar Year Deductible</b> Individual Family	\$60 \$120	\$60 \$120
<b>Calendar Year Maximum</b>	\$1,500	\$1,500
<b>Class I – Diagnostic &amp; Preventative</b> (Bitewing X-Rays, Full Mouth X-Rays, Cleaning, Oral Exams, Sealants)	No charge	No charge
<b>Class II – Basic Restorative</b> (Fillings, Scaling & Root Planning, Simple Extraction)	10% after deductible	10% after deductible
<b>Class III – Major Restorative</b> (General Anesthesia, Dentures, Single Crowns)	40% after deductible	40% after deductible
<b>Class IV – Orthodontia</b> Coverage for Employee and All Dependents  Lifetime Benefits Maximum: \$1,500	40% after deductible	40% after deductible
<b>Class IX – Implants</b>	40% after deductible	40% after deductible

*\*\*For services provided by a non-network dentist, Cigna Dental will reimburse according to the Maximum Reimbursable Charge. The MRC is calculated at the 90<sup>th</sup> percentile of all provider charges in the geographic area. The dentist may balance bill up to their usual fees.*



**Get the dental services you need for your medical condition. Enroll in the Cigna Dental Oral Health Integration Program today.**

### **What is the Cigna Dental Oral Health Integration Program?**

It's a program that reimburses out-of-pocket costs for specific dental services used to treat gum disease and tooth decay. The program is for people with certain medical conditions that have been found to be associated with gum disease and cavities. There's no additional cost for the program – if you qualify, you get reimbursed!

### **Do I Qualify?**

If you have a Cigna dental plan, you're eligible for the program. You do NOT have to be enrolled in a Cigna medical plan to be eligible for this program. You must currently be under treatment by a doctor for any of the following conditions:

- Heart disease
- Stroke
- Diabetes
- Maternity
- Chronic kidney disease
- Organ transplants
- Head and neck cancer radiation

### **How does it work?**

When you visit your dentist, you will pay your usual out-of-pocket costs (deductible, copay or coinsurance amount). As a reminder, your copay is the fixed amount you pay for covered services, and your coinsurance is the percentage of costs you pay for covered services. Next, your dentist will send Cigna a claim. We review the claim and will refund your out-of-pocket costs for eligible dental services. Once we receive your claim, you can expect to be reimbursed in about 30 days. You must enroll in this program prior to receiving treatment to be eligible for reimbursement.

### **What else does the Oral Health Integration Program Include?**

When you join the program, you get discounts on prescribed mouthwashes, fluoride gels, and toothpastes from your dentist through Cigna Home Delivery Pharmacy who will help you get these items sent right to your home.

You can ask us for information on the issue that affect your oral health and your overall wellness – such as fear of going to the dentist. Or the impact of stress or tobacco products. We'll also give you guidance on how to overcome these behaviors.

# Cigna Dental Oral Health Integration Program



## What dental services are covered under the Cigna Dental Oral Health Integration Program?

Check the chart below to see which dental services are covered for each qualifying medical condition.

### Medical Conditions (check mark indicates covered dental service<sup>1</sup>).

Dental Services	Heart Disease	Stroke	Diabetes	Maternity	Chronic Kidney Disease	Organ Transplants	Head and neck cancer radiation
Periodontal Treatment & Maintenance (D4341, D4342, D4910 <sup>2</sup> )	✓	✓	✓	✓	✓	✓	✓
Periodontal Evaluation (D0180)				✓			
Oral Evaluation (D0120 <sup>3</sup> , D0140 <sup>3</sup> , D0150 <sup>3</sup> )				✓			
Cleaning (D1110 <sup>4</sup> )				✓			
Scaling in the presence of inflammation – Full Mouth (D4346 <sup>4</sup> )				✓			
Emergency Palliative Treatment (D9110 <sup>5</sup> )				✓			
Topical application of fluoride & Topical application of fluoride varnish (D1206 <sup>6</sup> )					✓	✓	✓
Topical application of fluoride – excluding varnish (D1208 <sup>6</sup> )					✓	✓	✓
Sealants (D1351 <sup>6</sup> )					✓	✓	✓
Sealant Repair – per tooth (D1353 <sup>6</sup> )					✓	✓	✓

1. Eligibility, reimbursement and coverage for eligible services are subject to plan year maximums.
2. Four times per year subject to plan guidelines.
3. One additional evaluation.

4. One additional cleaning.
5. No limitations.
6. Age limits removed; all other limitations (including frequency limitations) apply.

### What are Periodontal Treatment and Maintenance?

Periodontal treatment and maintenance are not the same as prophylaxis or “regular cleaning.” Periodontal treatment (or “scaling and root planning”) consists of “deep cleaning” which involves parts of your teeth below the “gum line.” During scaling and root planning the dentist may numb the area of your mouth that she/he is working on. Periodontal maintenance is a follow-up procedure involving removal of plaque and calculus (tartar) above and below the gum line along with scaling and root planning in areas where needed.

To learn more, call Cigna 24/7/365 at 800-Cigna24.

### How do I enroll?

1. You must fill out the online registration form found on [www.myCigna.com](http://www.myCigna.com). You can also call the number on the back of your ID card to have an enrollment form sent to you. You only need to complete the form one time per qualifying condition.
2. Once you're logged in on [www.myCigna.com](http://www.myCigna.com), click “Review my Coverage” then select “Dental” from the drop-down menu. Next, from the “Related Links” section on the right side of the page, select “Cigna Dental Oral Health Integration Program Registration Form.” Fill out the form and click “Submit.”
3. Visit your dentist and pay your usual out-of-pocket cost for the covered service. We'll send your reimbursement.



All Coca-Cola employees who work at least 30 hours per week are offered a vision plan through Cigna. When you are enrolled in on the medical plans, you are automatically enrolled in vision plan at no additional cost.

Benefit	In-Network	Out-of-Network*	Frequency Period
<b>Your Coverage with a Cigna Provider</b>			
<b>Exam Copay</b>	\$0	N/A	12 months
<b>Exam Allowance</b> (once per frequency period)	Covered 100%	Up to \$45	12 months
<b>Materials Copay</b>	\$10	N/A	12 months
<b>Eyeglass Lenses Allowances: (one pair per frequency period)</b>			
Single Vision	Covered 100% after Copay	Up to \$40	12 months
Lined Bifocal	Covered 100% after Copay	Up to \$65	12 months
Lined Trifocal	Covered 100% after Copay	Up to \$75	12 months
Lenticular	Covered 100% after Copay	Up to \$100	12 months
<b>Contact Lenses Allowances: (one pair or single purchase per frequency period)</b>			
Elective Therapeutic	Up to \$140 Covered 100%	Up to \$125 Up to \$250	12 months 12 months
Frame Retail Allowance (one per frequency period)	Up to \$140	Up to \$91	24 months
**Your Frequency Period begins on January 1 (Calendar year basis).			

## Finding a Doctor:

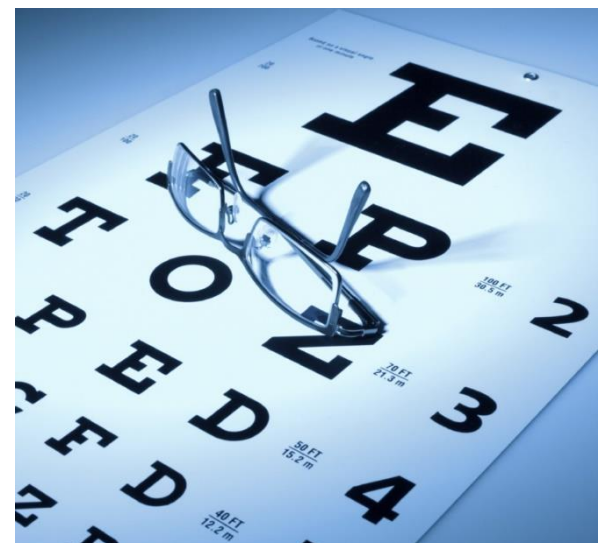
You can find an in-network provider of your choice by visiting [www.Cigna.com](http://www.Cigna.com) using the provider locator. Search for a new provider using the following steps:

Cigna.com > Find a doctor > Employer or School > Additional Directories > Cigna Vision Directory (Serviced by EyeMed)

You can search for in-network vision care providers by location or by name. Results include languages spoken, office location, office hours, services provided, brands of designer frames sold, and more. You can even make an appointment online with providers who offer this service.

## Have Questions?

Visit [www.myCigna.com](http://www.myCigna.com) to review your plan information or call **1-888-353-2653** if you need help to search for a provider.





Coca-Cola offers you the choice of participating in a Health Care Flexible Spending Account and/or a Dependent Care Flexible Spending Account administered by PayFlex (Inspira Financial). These accounts allow you to set aside pre-tax dollars from each paycheck to help pay for out-of-pocket eligible health care and dependent care expenses for you and your family.

## Health Care (HCFSFA)

The Health Care Flexible Spending Account (HCFSFA) allows you to use pre-tax dollars to pay for your out-of-pocket eligible health care expenses for you and your family members. Eligible family members include any person you claim as a dependent for income tax purposes. You can set up a HCFSFA regardless of whether you or your dependents have enrolled in a health plan offered by the company.

**You can contribute up to a maximum of \$3,200 per year into your HCFSFA via pretax payroll deductions.**

In addition, you will be eligible to carryover amounts left in your Health Flexible Spending Account, up to \$640. This means that amounts you do not use during a Plan Year can be carried over to the next Plan Year and used for expenses incurred in the next Plan Year.

## Dependent Care (DCFSFA)

The Dependent Care Flexible Spending Account (DCFSFA) allows you to use your pre-tax dollars to pay for eligible dependent care expenses, such as day care for your child or care for an older family member.

**You can contribute up to a maximum of \$5,000 per year per household into your DCFSFA** (unless you and your spouse file separate tax returns, then the maximum you can contribute is \$2,500 per year).

## Eligible Expenses

### Health Care Flexible Spending Account:

- + Copays, deductibles, coinsurance;
- + Eligible medical services or supplies not covered by your medical plan;
- + Prescription drugs and medicines (copays, coinsurance, etc.);
- + Prosthetic, orthopedic and orthotic devices;
- + Counseling for learning disabilities and psychotherapy expenses to treat specific conditions;
- + Eligible dental services not covered by your dental plan, including orthodontia;
- + Hearing aids and exams not covered by your medical plan; and
- + Smoking cessation programs.

### Dependent Care Flexible Spending Account:

- + Qualified day care center ;
- + Nursery school expenses;
- + Before and after school childcare; and
- + Certain types of expenses related to elder care.







All eligible Coca-Cola employees who work at least 30 hours per week are provided company-paid life insurance and accidental death and dismemberment (AD&D) insurance through Lincoln Financial Group. These benefits are non-contributory, which means Coca-Cola pays 100% of the cost.

COVERAGE	Basic Life and AD&D Benefits
Eligibility	All active, full-time Employees
Life Benefit	2x your Annual Earnings rounded to the next higher multiple of \$1,000 and does not exceed \$750,000.
AD&D Benefit	2x your Annual Earnings rounded to the next higher multiple of \$1,000 and does not exceed \$750,000.
Age Reduction Schedule	The amount of Life and AD&D will reduce at age 70 or older as follows: Ages 70-74: to 50% Ages 75-79: to 30% Ages 80+: to 20%
Conversion Privilege	Yes
Contribution Status	Non-Contributory, Coca-Cola pays 100% for Employees



All Coca-Cola employees who work at least 30 hours per week are offered optional employee life insurance and optional dependent life insurance through Lincoln Financial Group.

COVERAGE	Optional Employee Life Benefits
<b>Eligibility</b>	All active, full-time Employees
<b>Life Benefit</b>	1x to 5x your Annual Earnings rounded to the next higher multiple of \$1,000 and the amount may not exceed \$750,000.
<b>Age Reduction Schedule</b>	The amount of Optional Life will reduce at age 70 or older as follows: Ages 70-74: to 50% Ages 75-79: to 30%
<b>Conversion Privilege</b>	Yes
<b>Contribution Status</b>	Contributory; Age Banded Rates

COVERAGE	Optional Dependent Life Benefits
<b>Eligibility</b>	All active, full-time Employees
<b>Life Benefit:</b> Spouse Child (under 19 years)	\$20,000 \$5,000
<b>Contribution Status</b>	Contributory





All Coca-Cola employees who work at least 30 hours per week are provided company-paid short-term disability and long-term disability through Lincoln Financial Group.

Short-Term Disability			
Coverage	Eligibility	Income Replacement*	Waiting Period Before Benefits Begin
<b>Class 1A</b>	All active, hourly non-union employees.	66.67% of weekly earnings not to exceed a maximum weekly benefit of \$750.	0 calendar days for immediate hospitalization; 7 calendar days for Sickness.
<b>Class 1B</b>	All active, salary non-union employees.	<p><b>Applicable to Injury:</b> Week 1-8: 100% of basic weekly earnings; Week 9-26: 75% of basic weekly earnings.</p> <p><b>Applicable to Sickness:</b> Week 2-8: 100% of basic weekly earnings; Week 9-26: 75% of basic weekly earnings.</p>	0 calendar days for immediate hospitalization; 7 calendar days for Sickness.

\*Benefit paid may be reduced by any applicable state benefits

Long-Term Disability				
Coverage	Eligibility	Income Replacement	Maximum Monthly Benefit	Waiting Period Before Benefits Begin
<b>Class 2</b>	All active, full-time management employees.	66.67% of basic monthly earnings.	\$10,000	<b>The greater of:</b> The end of the covered person's Short-Term Disability; or 180 days.
<b>Class 3</b>	All active, full-time employees, excluding the president, vice president, vice chairman, and management employees.	66.67% of basic monthly earnings.	\$6,000	<b>The greater of:</b> The end of the covered person's Short-Term Disability; or 180 days.

# Voluntary Critical Illness



Coke Northeast offers all full-time employees the option to enroll in Voluntary Critical Illness benefits through Cigna. Critical Illness can help provide you and your family with the additional financial protection you may need for expenses associated with an unexpected covered critical illness.

Voluntary Critical Illness Protection Plan			
<b>Eligibility</b>	All active, Full-Time Employees working a minimum of 20 hours per week.		
	Option 1	Option 2	Option 3
<b>Employee Benefit Amount(s)</b>	\$5,000	\$10,000	\$20,000
<b>Spouse Benefit Amount(s)</b>	\$2,500	\$5,000	\$10,000
<b>Child(ren) Benefit Amount(s)</b>	\$1,250	\$2,500	\$5,000
<b>Pre-Existing Conditions Limitation</b>	Does Not Apply		
<b>Age Based Reductions</b>	None		

Benefit Type	Initial Benefit Amount	Recurrence
<b>Cancer Conditions</b> Invasive Cancer Carcinoma in Situ Skin Cancer	100% 25% \$250 1x per lifetime	100% 25% Not Available
<b>Vascular Conditions</b> Heart Attack Severe Stroke Coronary Artery Disease	100% 100% 25%	100% 100% 25%
<b>Nervous System Conditions</b> Advanced Alzheimer's Disease Amyotrophic Lateral Sclerosis (ALS) Parkinson's Disease Multiple Sclerosis	25% 25% 25% 25%	Not Available
<b>Childhood Conditions</b> Cerebral Palsy Cystic Fibrosis Muscular Dystrophy Poliomyelitis	100% 100% 100% 100%	Not Available 100% 100% Not Available
<b>Other Specified Conditions</b> Benign Brain Tumor Blindness Coma End-Stage Renal (Kidney) Disease Major Organ Failure Paralysis	100% 100% 25% 100% 100% 100%	100% Not Available 25% 100% 100% 100%

Voluntary Critical Illness Monthly Rates \$5,000 Guaranteed Issue					Voluntary Critical Illness Monthly Rates \$10,000 Guaranteed Issue					Voluntary Critical Illness Monthly Rates \$20,000 Guaranteed Issue				
Age	EE Only	EE + SP	EE + CH	EE + Fam	Age	EE Only	EE + SP	EE + CH	EE + Fam	Age	EE Only	EE + SP	EE + CH	EE + Fam
0-29	\$1.02	\$1.69	\$1.42	\$2.09	0-29	\$2.03	\$3.38	\$2.83	\$4.17	0-29	\$4.06	\$6.76	\$5.66	\$8.34
30-39	\$1.62	\$2.91	\$2.02	\$3.31	30-39	\$3.24	\$5.81	\$4.03	\$6.62	30-39	\$6.48	\$11.62	\$8.06	\$13.24
40-49	\$3.32	\$5.82	\$3.72	\$6.22	40-49	\$6.64	\$11.64	\$7.43	\$12.44	40-49	\$13.28	\$23.28	\$14.86	\$24.88
50-59	\$7.86	\$12.31	\$8.26	\$12.71	50-59	\$15.71	\$24.62	\$16.52	\$25.41	50-59	\$31.42	\$49.24	\$33.04	\$50.82
60-69	\$12.49	\$19.15	\$12.90	\$19.55	60-69	\$24.98	\$38.30	\$25.79	\$39.10	60-69	\$49.96	\$76.60	\$51.58	\$78.20
70-79	\$19.70	\$30.55	\$20.10	\$30.95	70-79	\$39.40	\$61.10	\$40.19	\$61.90	70-79	\$78.80	\$122.20	\$80.38	\$123.80
80+	\$37.67	\$57.98	\$38.07	\$58.38	80+	\$75.33	\$115.95	\$76.13	\$116.75	80+	\$150.66	\$231.90	\$152.26	\$233.50



Coke Northeast offers all full-time employees the option to enroll in Voluntary Hospital Indemnity benefits through Cigna. This benefit can help provide additional financial protection you may need for expenses associated with hospitalization resulting from a covered illness or injury.

Benefit Type	Benefit Amount	Limitations
<b>Hospital Admission</b>	\$1,000 per day	No elimination period. Limited to 1 day.
<b>Hospital Chronic Condition Admission</b>	\$50 per day	No elimination period. Limited to 1 day.
<b>Hospital Stay</b>	\$100 per day	No elimination period. Limited to 30 days.
<b>Hospital ICU Stay</b>	\$200 per day	No elimination period. Limited to 30 days.
<b>Hospital Overnight Stay</b>	\$100 per day	No elimination period. Limited to 72 hours.

Voluntary Hospital Indemnity Plan Rates		
Tier	Monthly	Weekly
<b>Employee Only</b>	\$9.00	\$2.08
<b>Employee + Spouse</b>	\$24.09	\$5.56
<b>Employee + Child(ren)</b>	\$17.04	\$3.93
<b>Employee + Family</b>	\$32.13	\$7.41

# Voluntary Accident Insurance



Coke Northeast offers all full-time employees the option to enroll in Voluntary Accident Insurance benefits through Cigna. Accident Insurance is an extra layer of protection that pays you (or whoever you designate) for treatments or injuries resulting from a covered accident. It can help pay for expenses while you're recovering from an accident such as transportation, childcare, travel or other out-of-pocket expenses that are not covered by your primary health insurance.

Base Benefits			
Benefit Type	Benefit Amount		Limitations
<b>Initial Care and Emergency Care</b> Emergency Care Treatment Physician Office Visit – <i>Virtual Care Accepted</i> Diagnostic Exam (x-ray or lab) Ground / Water Ambulance (to nearest hospital) Air Ambulance	\$200 \$100 \$50 \$400 \$1,600		Limited to 1 per Accident
<b>Hospitalization</b> Hospital Admission Hospital Stay ICU Stay	\$1,000 \$200 per Day \$400 per Day		Limited to 1 per Accident; Limited to 365 Days, 1 stay per Accident;
<b>Follow Up Care</b> Follow up Physician Office Visit Follow up Physical Therapy Visit	\$75 \$50		Limited to 10 visit treatments per Accident.
Benefit Type	Non-Surgical	Surgical	Limitations
<b>Fractures</b> <i>More than 1 rib, toe or finger pays 2x the Benefit Amount</i>	\$100 - \$4,000	\$200 - \$8,000	Limited to 1 per Accident
<b>Chip Fracture</b>	25% of closed fracture benefit	N/A	Limited to 1 per Accident
<b>Dislocations</b> <i>More than 1 finger or toe pays 2x the Benefit Amount</i>	\$100 - \$3,000	\$200 - \$6,000	Limited to 1 per Accident
Accidental Death and Dismemberment Benefits		Benefit Amount	
<b>Employee Benefits</b>		100% of the Benefit Amount Shown	
<b>Spouse Benefits</b>		50% of the Benefit Amount Shown	
<b>Dependent Child(ren) Benefits</b>		25% of the Benefit Amount Shown	
<b>Age Based Reductions</b>		None	
<b>Accidental Death Benefits</b>			
Loss of Life		\$25,000	
Automobile Accidental Death		\$25,000	
Common Carrier Accidental Death		\$75,000	
<b>Catastrophic Dismemberment Loss Benefits</b>		\$10,000 - \$20,000	
<b>Dismemberment Benefit</b>		\$1,000	
Continuation Options			
Portability		The same coverage may be continued upon employee's termination of employment or when the employee is no longer eligible for coverage. Coverage(s) may be ported on all Covered Persons.	

## Additional Plan Features

### **Auto Compare:**

If you are also enrolled in medical, Cigna will review eligible medical coverages and automatically remind you to submit your Supplemental Health Claim.

### **Guaranteed Issue:**

Obtain coverage regardless of your previous medical history.



## Optional Enhanced Benefits (Availability may vary by state)

Benefit Type	Benefit Amount
<i>Limited to 1 per Accident, unless otherwise indicated.</i>	
<b>Small Burns</b> - 2 <sup>nd</sup> or 3 <sup>rd</sup> Degree-20% or Less of Body	\$300
<b>Large Burns</b> - 2 <sup>nd</sup> Degree or More than 20% of Body	\$1,000
<b>Large Burns</b> - 3 <sup>rd</sup> Degree or More than 20% of Body	\$10,000
<b>Lacerations – Limited 2 per Accident</b>	
<b>Small Lacerations</b> – < 6 inches with 2+ sutures	\$100
<b>Large Lacerations</b> – > 6 inches with 2+ sutures	\$600
<b>General Anesthesia Benefit</b>	\$100
<b>Medicine Benefit</b>	\$10
<b>Medicine Supply Benefit</b>	\$10
<b>Major Surgery</b>	\$1,250
<b>Minor Surgery</b> – Repair	\$400
<b>Minor Surgery</b> – Exploratory	\$150
<b>Eye Injury</b>	\$200
<b>Emergency Dental</b> – Extraction	\$150
<b>Emergency Dental</b> – Broken Tooth (More than 1 tooth pays 2x Benefit Amount)	\$75
<b>Concussion</b>	\$150
<b>Coma</b>	\$10,000
<b>Diagnostic Advanced</b>	\$150
<b>Appliance (Durable Medical Equipment)</b>	
<b>Prosthesis</b> – Arm, Leg, Hand, Foot, Eye (Limited to 2 with some exclusions).	\$150 \$1,000
<b>Paralysis</b> – Paraplegia (>30 days)	\$5,000
<b>Paralysis</b> – Quadriplegia (>30 days)	\$10,000
<b>Blood, Plasma, Platelets, and Non-Blood Substitutes</b>	\$200
<b>Transportation (100+ Miles One-Way)</b> (Treatment not available locally with required Hospital Stay)	\$400
<b>Family Lodging (100+ Miles One-Way)</b> (Limited to 30 days. This benefit is payable 1x per Accident. Treatment not available locally with required Hospital Stay.)	\$150 per Day



## Voluntary Accident Plan Rates

Tier	Monthly	Weekly
<b>Employee Only</b>	\$6.00	\$1.38
<b>Employee + Spouse</b>	\$10.46	\$2.41
<b>Employee + Child(ren)</b>	\$12.36	\$2.85
<b>Employee + Family</b>	\$16.81	\$3.88



We all experience life changes and challenges from time to time. When you need some extra support, it's reassuring to know that the Cigna Employee Assistance & Work/Life Support Program is always just a call or click away.

These services are all confidential and available at no additional cost to you and your household members.

### **Call Cigna anytime, any day.**

Cigna's professionals are there to listen to your concerns, get you the information you need and guide you toward the right solution.

Licensed professional employee assistance consultants are available for telephonic consultation for routine or urgent concerns.

They can also direct you to a variety of helpful resources in your community.

### **Visit an Employee Assistance Program (EAP) network provider.**

1-5 counseling sessions per issue per year are available to you and your household members. Call for referrals or go online, search the provider directory and obtain an authorization.

Video-based sessions are also available to fit your busy schedule. Call for information.

### **Find helpful information online.**

- Access interactive tools and educational materials on work and life topics.
- Explore our Managing Stress Toolkit, access mindfulness exercises and discover stress management techniques.
- Use the search box to find specific content.

### **A well-balanced offering to help you live a well-balanced life.**

Call or visit [www.myCigna.com](http://www.myCigna.com) to locate referrals and resources for services such as:

**Childcare:** Cigna will help you find a place, program or person that's right for your family.

**Financial Services Referral:** Free 30-minute financial consultations by phone and 25% off tax preparation.

**Identity Theft:** Get a free 60-minute expert consultation by phone for prevention or if you are victimized.

**Legal Consulting:** Get a free 30-minute consultation with a network attorney and 25% off select fees.

**Pet Care:** From vets to dog walkers, we'll help you ensure your pets are well taken care of.

**Senior Care:** Learn about solutions related to caring for an aging loved one.

### **Take advantage of the convenience of consultation by the phone:**

- Confidential
- No cost to you or anyone living in your household
- Work with a licensed EAP clinician
- 20 to 30 minutes in length
- Unlimited number of consultations each year

### **Make health and well-being a priority.**

**EAP National Wellness Seminars:** Take part in monthly seminars year-round on topics that apply to real-life concerns. Watch live or on-demand from a computer, smartphone or tablet at: [www.Cigna.com/EAPWebCasts](http://www.Cigna.com/EAPWebCasts).

**Behavioral Awareness Series:** Cigna offers free monthly behavioral health awareness seminars on autism, eating disorders, substance use and children's behavioral health issues. For more information, visit: [www.cigna.com/personal/health-and-well-being/behavioral-awareness-series/](http://www.cigna.com/personal/health-and-well-being/behavioral-awareness-series/)

Have questions? Contact Cigna to get the assistance you need.

**Call: 1-877-622-4327**

**Visit: [www.myCigna.com](http://www.myCigna.com)**

**Employer ID: CokeNE**

For initial registration.

# Total Behavioral Health Program



## You're not alone

The Cigna Total Behavioral Health Program can help you move forward.



Studies show that behavioral problems, such as depression, can contribute to heart disease. Many physical conditions can worsen with stress, substance use and other behavioral health issues, the Cigna Total Behavioral Health program can help.

### **Cigna's whole-person approach**

If you or a loved one has been diagnosed with a behavioral health condition, Cigna is here for you. Cigna's comprehensive program provides dedicated support, lifestyle coaching, and online tools. You can call 24/7 and have Cigna assist you with your routine or urgent needs.

**myCigna.com guided navigation** – Cigna's digital portal includes guided navigation that provides you with personalized, convenient care options to help you along your journey. Care options include digital, coaching, virtual, and in person options.

**Enhanced ways to access care** – Cigna offers provider search and match support, in-the-moment appointment scheduling, and new online scheduling options.

**Unlimited in-the-moment consultations** – The Cigna team will take time to talk through your issue and get you to the right resource or licensed clinician based on your needs.

**Virtual behavioral care** – You can talk to a licensed psychiatrist or counselor by phone or video with MDLIVE or Cigna Behavioral Health network. With MDLIVE you can schedule phone and video appointments online. With Cigna's Behavioral Health network, you can find a provider and start video counseling by going to MyCigna.com, Find Care & Costs. You can also access online therapy through Talkspace, via private messaging or live video session. Refer to your plan documents for costs and details of coverage. Cigna also includes Ginger behavioral health coaching via text-based chats, self guided learning activities and content, and video-based therapy and psychiatry.



**On-demand coaching and personalized learning with iPrevail offered through Cigna** – Learn how to boost your mood and improve mental health with on-demand coaching 24/7. After completing a brief assessment, you receive a program tailored to your needs that includes interactive and tools. You get access to a peer coach who is matched based on your symptoms. You can also join support communities focused on stress, anxiety, depression and more. iPrevail also includes a caregiver support program designed to help you cope with stress, improve resilience and enhance your overall health and well-being.



**Science-based activities and games for stress and worries, with Happify offered through Cigna** – Everyday stressors can impact your relationships, work, health and emotional well-being. But you can change your outlook – and the way you see the world – with Happify. Happify's activities and games are designed to help you overcome life's challenges and can be accessed at any time.

Call anytime, any day. Coaches are available 24/7 to assist you with your routine and urgent needs. They can also help you with appointment scheduling.

**You can call anytime, any day.** They are there 24/7 to assist you with your routine and urgent needs. They can also help you with appointment schedules too.

**100% follow up** – After your initial consult, Cigna will check in with you digitally or telephonically to see if your needs are being met or provide additional assistance if needed.

## **Behavioral Specialty Coaching & Support Services**

– Coaches provide dedicated support for a broad range of conditions including:

- Autism spectrum disorder
- Eating disorders
- Intensive behavioral case management
- Opioid and pain management
- Substance use

Also provided is coaching and support for parents and families, which empowers individuals to be effective advocates for their family member or their own mental health needs. The team can help for as long as needed. (You must stay covered under your plan to continue service). They can help you:

- Understand a behavioral diagnosis.
- Learn about treatment choices and how your choices can affect what you'll pay out-of-pocket.
- Identify and manage triggers that affect your condition.
- Find a health care professional or facility in Cigna's network geared to your needs. Their network includes a Centers of Excellence (COE) program. COE facilities have earned a top ranking for quality and cost-effective care. With nationwide locations for adult mental health, child and adolescent mental health, eating disorder and substance use treatment, help is available and closer than you think.
- Find community resources and programs near you.
- Get referrals to other Cigna wellness and lifestyle programs available to you.

Coaching and Support services include a digital interface through Vela. Your Coach will help you acquire the app which features secure two-way messaging, ability to share resources, as well as appointment tracking on a shared calendar.

## **Take control of your health with extra support.**

**Lifestyle management programs** – Get help to reach your goals like losing weight, quitting tobacco or lowering your stress level. Each program offers support with phone and online coaching.

**Behavioral awareness webinars** – Cigna offers free monthly seminars on autism, eating disorders, substance use, and behavioral health awareness for children and families. The seminars are taught by industry experts and offer tips, tools and helpful information.

**Enhanced online tools** – Visit **myCigna.com** or use the myCigna app to access on-demand support, including:

- Information about your benefits, in-network providers and treatment options
- Health and well-being articles
- Self-assessment, stress management and mindfulness podcasts and tools

Additional resources can be found on

**myCigna.com.**



### **To learn more or access services:**

To access services to help manage life events, visit **myCigna.com**, Coverage, Employee Assistance Program. You can call **877-231-1492** for referrals or go online, search the provider directory and obtain an authorization.

For links to iPrevail and Happify, visit the Stress and Emotional Wellness page on myCigna.com. You can also call the toll-free number on your Cigna ID card.



## Airvet: 24/7 virtual vet care at no cost to you.

With Airvet, you have unlimited 24/7 on-demand access to pet care experts. Airvet is here for you for everything from urgent health concerns to routine pet care.



Available 24/7



2,000 + experts



< 2-minute response time



On-demand access



Live Chat Messaging



7,500 + 5-star reviews

## Activate your free benefit today.

- 1 Download the Airvet app**  
Visit [join.airvet.com/getstarted](https://join.airvet.com/getstarted) or scan the QR code to download the Airvet app.\*
- 2 Activate your benefit**  
Select your employer and sign-up with your work email address.
- 3 Add your pets**  
Be prepared for whatever comes your way by adding your pets to your profile.



\*Airvet is available in the US and Canada, excluding Quebec.

# Additional Benefits



## **Vacation**

- Vacation time granted after 90 days
- 80 hours of vacation years 1-4
- 120 hours of vacation after 5 years
- 160 hours of vacation after 10 years
- 200 hours of vacation after 25 years

## **Paid Time Off**

- 9 paid Holidays
- 6 Sick Days
- 3 Personal Days

## **401k Retirement Plan**

Eligibility: Full Time Employees aged 18 or older and have completed 90 days of service. 100% match on 6% contribution. Target date funds available, one step increase available yearly. Part-Time or seasonal age 18 employees are eligible to enroll after one year of service and a minimum of 1000 hours worked. Website: [www.Vanguard.com](http://www.Vanguard.com) or call **1-800-523-1188**.

## **Tuition Reimbursement**

Full-time associates of Coke Northeast who have been employed for one year or longer are eligible for tuition reimbursement assistance of up to \$5,250 per calendar year to cover pre-approved expenses. Coke Northeast has partnered with Southern New Hampshire University to provide over 200-degree options to all associates and their family members.

SNHU's Online College for America programs: \$5,000 annual tuition. Total cost of degree varies, depending on speed of program completion. SNHU's Traditional Online Degree programs: \$816 per course (undergraduate) or \$1,599 per course (graduate). Cost reflects 10% tuition discount. Total cost of degree varies depending on degree level and number of transfer credits.

## **Coke Northeast Scholarship**

The Coke Northeast Scholarship program supports up to 30 exceptional college students each year. Coke Northeast will award up to three \$5,000 scholarships to the highest-ranking applicants, based on the recommendations of the screening committee. Recipients will receive the \$5,000 scholarship annually for two years and will have an opportunity to renew the scholarship in years three and four of their education.

Coke Northeast will award up to twenty-seven \$2,000 scholarships to other applicants, based on the recommendations of the screening committee. Recipients will receive the \$2,000 scholarships annually for two years and will have an opportunity to renew the scholarship in years three and four of their education.

## **Working Advantage**

Working Advantage is an employee discount program with featured deals and brand exclusives that make a hard-earned dollar work even harder for you. Choose from categories ranging from retail, entertainment, auto, travel and more representing thousands of locations around the world. All offerings are exclusively for Coke associates. Access your employee discounts from your desktop, tablet or mobile device and start saving!

**Go to:** <https://cokene.savings.workingadvantage.com/>

You can directly access the Benefits website by using the Web address <http://cokenortheast.bswift.com>. Your computer must have Google Chrome Version 19.0.1084.52 m or higher, or Microsoft edge 117.0.2045.55 or higher to use the enrollment site. Please avoid using Internet Explorer.



**Log In**

Username

Password

[Forgot Password](#)



### Welcome!

Hello and welcome to MyCokeNortheast! MyCokeNortheast is an easy, streamlined process for enrolling in your employee benefits.

### Forgot Password?

If you have forgotten your password or are having trouble logging in, please click on the "Forgot Password?" link to reset it.

If you are still unable to log in, contact your HR Contact Center at [MyCCNNEHR@CCNNE.com](mailto:MyCCNNEHR@CCNNE.com) or by calling 844-368-2653.

### \*Important Login Information\*

Your username is your first initial, followed by your last name with the last 4 digits of your SSN. Ex. JSmith1234. The first time you log in, your password is the last 4 digits of your SSN and you will be prompted to change it. If you cannot log in or are locked out, please contact your office manager for assistance.

### Log-in Information:

**Username:** The first initial of your first name + your last name + the last four digits of your SSN (e.g., John Smith = JSmith1234), no hyphens or apostrophes.

**Password:** The last four digits of your Social Security number

### To reset your Password:

- Click the "Forgot Password" link.
- You will be prompted to enter your username or email address to begin the password reset process. Once entered, click "Continue".
- Next, you will need to enter your date of birth. Be sure to follow the mm/dd/yyyy convention. Then click "Continue".
- You will then be prompted to set security questions as part of the password reset method. Select the bubble and click "Continue".
- Next, you will need to answer the following security questions. Once entered, click "Continue".
- Lastly, please enter your new password. Passwords must be 8 characters minimum and contain at least 1 number, at least 1 capital letter, and at least 1 special character.
- Once you have entered your new password and verified it by entering it again, you will be taken automatically to the Home Page to access your Profile or complete an Enrollment.



Although the online benefits enrollment site is a secure site, and your information is encrypted during transit, it is important that you log off when you have completed your session. Click the Log Out icon in the upper right-hand corner of the enrollment site to log off. For security purposes, the system will automatically log you out if you leave your system idle for more than 30 minutes. For successful navigation of the site, do NOT use the "back" button in your internet browser, as this will automatically log you out of the site. Once you have logged in, you will be instructed to change your password. Hit Save and you will be taken to your Home Page.

To begin your enrollment from the Home Page, click on the "**Start Your Enrollment**" button.

## **Verify your Personal Information**

Before beginning your enrollment, please verify the accuracy of all your personal information (e.g., address, DOB, etc.) If you need to make any changes, contact the Benefits Department (not HR Manager). Enter in all required fields with an asterisk (\*).

When you are finished, please click "**I agree**" and "**Continue**" at the bottom and right-hand side of the screen.

## **Verify your Family Information**

Please be sure to add all dependents that may be missing from the Family Information section before proceeding to the next section. To do this, click on the "**Add Dependents**" link. If you wish to add dependents, please note that all fields with an asterisk (\*) are required. When all of your family information is accurate, read through the "Dependent Information Notice" section, check "**I agree**" and click "**Continue.**"

After verifying your personal and family information, the system will guide you through your enrollment.

**Please Note:** Your enrollment selections are not considered complete until you check the "**Save My Enrollment**" button at the end of the enrollment and confirmation process.

## **Select Your Benefits**

All available benefits will be displayed in the center of the screen. When a benefit selection is complete, a green check mark will be displayed next to the plan type. Throughout your enrollment, you can track your per pay period cost on the right side of your screen. Once you have made the selection on the final plan, click the "Continue" button.

## **Select Your Beneficiaries**

After selecting your benefits, you will be prompted to designate a beneficiary or beneficiaries for any applicable plans. Once designated, click the "Continue" button.

## **Review All Your Selections - Almost Finished!**

You will now be directed to the final review page. Carefully review all of your benefit elections and covered dependents. Note that you may change your elections by clicking the "**Edit Selection**" button for any of your plan selections. The dependents you wish to have included in your coverage will be listed. You may notice that some of your elections are pended due to approval by the insurance carrier.

Once you've completed your review, read through the Participation agreement at the bottom of the page, click the "I agree, and I'm finished with my enrollment", and "**Complete Enrollment**" buttons at the bottom and right side of the page.

## **Confirmation Statement**

To make changes, click on the Home button to return to the Home Page, where you will see a green button for "Change My Elections".

It is highly recommended that you e-mail yourself a confirmation of your elections. To do so, click on the "Email" link on the New Elections page after making your election. If you don't have an e-mail address in the system, please print out the confirmation page before you leave the site by clicking on "Print" link.

## **Logging Out**

When you have completed any actions taken on the Benefits site, please be sure to log out by clicking the "**Log Out**" button on the upper right-hand corner of your browser.



## **COBRA Information**

COBRA continuation coverage is a temporary extension of coverage under the group health plan. The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you when you would otherwise lose your group health coverage. It can also become available to other members of your family who are covered under the Plan when they would otherwise lose their group health coverage.

## **HIPAA Information**

Special Enrollment Rights Mandated by the Health Insurance Portability and Accountability Act of 1996. Group health plans and health insurance insurers are required to provide special enrollment periods during which individuals who previously declined coverage for themselves and their dependents may be allowed to enroll without having to wait for the plan's next open enrollment period. A special enrollment period can occur if a person with other health coverage loses that coverage or if a person becomes a new dependent through marriage, birth, adoption or placement for adoption. If you refuse enrollment for yourself or your dependents for medical coverage, you may later enroll within 30 days of a change in family status or loss of health coverage.

## **Women's Health and Cancer Rights Act of 1998 (WHCRA)**

WHCRA requires a group health plan to notify you, as a participant or a beneficiary, of your potential rights related to coverage in connection with a mastectomy. Your plan may provide medical and surgical benefits in connection with a mastectomy and reconstructive surgery. If it does, coverage will be provided in a manner determined in consultation with your attending physician and the patient for a) all stages of reconstruction on the breast on which the mastectomy was performed; b) surgery and reconstruction of the other breast to produce a symmetrical appearance; c) prostheses; and d) treatment of physical complications of the mastectomy, including lymphedema. The coverage, if available under your group health plan, is subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under the plan. For specific information, please refer to your summary plan description or benefits booklet, go to the HRB on-line or contact Human Resources.

## **Premium Assistance Under Medicaid and Children's Health Insurance Program (CHIP)**

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.



# Access your Coca-Cola Northeast Benefits Anytime, Anywhere!

As a Coca-Cola Northeast employee, you can now access most employee benefits plan information and resources when you're "on the go" from your mobile device.



*Nothing to install!  
Access from a computer,  
tablet or smartphone.*



## Searchable

Quickly find service contact information and online resources



## Benefits Plans

Review benefit plan design information and find online provider directories



## Group Information

Access and print generic ID cards with group information



## Forms

Download and print benefit-related documents and forms

<https://cokenortheast.mybenefitsapp.com/>

*Add an icon to your smartphone for quick access*

### iPhone



Tap the **Share** icon in Safari's lower menu bar



Add to Home Screen

Tap the **Add to home screen** icon

### Android



Tap this **Icon** in the top right menu bar

Select: **Add to Home screen**







***This document summarizes the benefit plans offered to eligible employees of Coca-Cola Beverages Northeast. Every effort has been made to ensure that the information is clear and accurate. However, this is intended as general summary and you should refer to the Employee Handbook, the contracts or official Plan Documents (also referred to as Subscriber Certificates or Summary Plan Descriptions [SPDs]) or contact your Human Resources Representative for more detailed information about the benefits. In the event of any conflict or inconsistencies between the information in this document and the handbook, the contracts or official SPDs, the handbook, the contracts or official SPDs will govern. Coca-Cola Beverages Northeast reserves the right to change or discontinue these benefits, in whole or in part, at any time. This document does not constitute an employment agreement between you and Coca-Cola Beverages Northeast.***

