



A Guide to Your Financial Wellness Benefits

Just like physical and emotional health, financial wellness is an important part of your overall well-being, and we want to help you and your family **Be Supported**, so that you can make the most of your money. As part of your benefits package, we offer a wide range of programs and resources for everything from paying off debt to saving for retirement.

Explore all that's **available to you** in this guide.



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Savings



With the right type of account and a plan in place, you can save money today on health care or childcare, and you can save for the future, like retirement.

Plan for retirement with a 401(k) through Fidelity Investments



What is a 401(k)?

The 401(k) Retirement Savings Plan allows you to save tax free through your pre-tax (Traditional) and/or after-tax (Roth) 401(k) for retirement with matching funds from Coca-Cola Consolidated.



How do I enroll?

Enrollment is automatic. If you are a new hire, a rehire or an eligible part-time teammate, you will be automatically enrolled at a 3% pre-tax contribution after you receive your first paycheck. To change your contribution election, visit 401k.com or call Fidelity at **1-800-835-5095** for assistance.



Want to learn more?

To learn more about how your 401(k) works, including automatic contribution increases and match true-up, visit My Total Rewards at mytotalrewards.cokeconsolidated.com.

Savings



How does the 401(k) work?

- **Decide how much you'll contribute.** You can contribute between 1% and 50% of your eligible pay on a pre-tax (Traditional) and/or after-tax (Roth) basis. Under the Traditional 401(k) option, your contributions are taxable upon distribution to you. Under the Roth 401(k) option, taxes are paid after the contributions are made to your 401(k) account. You can choose to increase or decrease your contribution elections(s) at any time. Keep in mind that both types of contributions are subject to IRS Limits, as shown below.
- **Choose your 401(k) investment options.** Help your retirement savings grow by ensuring your investments are the right mix. If you'd like guidance, reach out to a Fidelity Workplace Planning Consultant at **1-800-603-4015**. There is no charge for this service.
- **Get the match!** Contribute at least 5% per paycheck toward your pre-tax 401(k) and/or Roth 401(k) to ensure you get the full company pre-tax match of 4% plus an additional 1% discretionary match at year-end.
- **Additional contributions you can make.** If you are age 50 or older within the calendar year, you can make an additional dollar amount contribution to your pre-tax (Traditional) and/or after-tax (Roth) 401(k). This type of contribution is known as a catch-up contribution. Catch-up contributions are not matched and are also subject to IRS Limits, as shown below.

Type of Contribution	2025 IRS Limit
Traditional (pre-tax) 401(k) Deferral Only	\$23,500
Roth (after-tax) 401(k) Deferral Only	\$23,500
Traditional 401(k) + Roth 401(k) Deferral	\$23,500
Traditional (pre-tax) 401(k) Catch-Up Only	\$7,500
Roth (after-tax) 401(k) Catch-Up Only	\$7,500
Traditional 401(k) + Roth 401(k) Catch-Up	\$7,500

Health care in retirement

Don't forget to think about health care costs when planning for retirement. While Medicare will cover some costs, the average 65-year-old couple will spend about \$12,800 on health care in their first year of retirement.¹

Get a [personalized estimate](#) of what your health care costs might be during retirement.



1. Fidelity



How do I manage my 401(k)?



Visit: 401k.com or download the **NetBenefits app** by scanning the QR code or visiting fidelity.com/go/netbenefitsapp.



Call:
1-800-835-5095

Savings

Invest in the company with the Employee Stock Purchase Plan (ESPP) through EQ Equity Plan Solutions

Purchase shares of the company's common stock through payroll deductions without paying any sales commission. You can participate in the ESPP and contribute a minimum of \$5 per pay period up to a maximum of \$5,000 annually.

To enroll, complete the "Change Your Employee Stock Purchase Plan Election" quick link on My Total Rewards.



Visit:
equiniti.com



Call:
1-866-709-7704

Saving for a goal

Hoping to buy a house someday? Wondering if you should buy or lease a car? Getting married soon? Watch [helpful videos](#) on all this and more.



Savings

Save smarter in all stages of life with your Health Savings Account (HSA) through Optum Financial

If you're enrolled in a qualifying high-deductible health plan (HDHP), an HSA can help you and your family plan, save and pay for health care. Becoming familiar with how your HSA works is key to getting the most out of it.



What is an HSA?

An HSA helps you save money for health care costs you may have now or in the future. Benefits include:

- **Funds never expire.** The money in your account carries over each year and is yours to keep even if you change medical plans in a future year, leave CCCI or retire.
- **It's tax free.** When you deposit money into your HSA through payroll contributions, it reduces your taxable income. When you withdraw funds to pay for eligible expenses, you are using the funds tax free too.
- **You can invest.** Once your available balance reaches \$1,000, you can invest all or a designated amount of available funds in your Optum Financial account.

What can I use my HSA for?



Dental care, including extractions and braces



LASIK surgery



Foot treatments



Ultrasounds



Eye exams, glasses and contacts



Prescription medications



Chiropractic services



Doctor's office visits and procedures

For additional qualified medical expenses, visit this [easy-to-use tool](#).

Savings



How do I contribute to my HSA?

- **Set a contribution amount** — If you choose the HSA plan, it is important to decide how much to save in your HSA for the year. The annual contribution amount you elect is divided up equally based on the number of paychecks you receive in the year. If you do not elect a contribution amount each year, your contribution amount will automatically be set to \$0.
- **Manage your account** — Access your account online through the link on myuhc.com® to see your current balance, claims, investment options and more.

2025 IRS HSA contribution limits

The IRS limits how much you can contribute to your HSA per year. This annual limit includes contributions that CCCI makes into your HSA.

Coverage	Coca-Cola Consolidated Annual Contribution*	Your Maximum Annual Contribution	Total IRS Contribution Limit
Employee-Only	\$250	\$4,050	\$4,300
Employee + Spouse	\$400	\$8,150	\$8,550
Employee + Child(ren)	\$400	\$8,150	\$8,550
Employee + Family	\$500	\$8,050	\$8,550

* CCCI contribution example based on Q1 2025 enrollment.

HSA calculator

Estimate your tax savings with an HSA and see how your savings may grow over time with this [calculator](#).



Did you know?

If you are age 55 or older in 2025, you can make an additional catch-up contribution of **up to \$1,000 per year**.



How do I manage my HSA?

Once your account is active and open, Optum Financial will mail you an HSA payment card that you can use at your doctor's office and pharmacy. You can manage your account online or through the app.



Visit:
optumfinancial.com



Download:
Optum Financial app

Savings

Save tax free for health care, adoption or childcare expenses with a Flexible Spending Account (FSA) through Optum Financial

An FSA is a benefit plan that allows you to set aside money from your paycheck — before taxes — into a special account to help pay for certain medical costs, childcare or other eligible health services.



What types of FSAs are available?

- **Health care FSA** — Pay for your out-of-pocket health care expenses, such as hearing aids, glasses, prescriptions, deductibles and more.
- **Adoption assistance FSA** — Pay for expenses related to adoption of a child, such as legal fees, travel expenses, home-study fees and court costs.
- **Limited purpose FSA** — Pay for out-of-pocket dental and vision expenses for services and expenses incurred during the plan year. This plan is designed to be compatible with enrollment in the HSA plan medical coverage.
- **Dependent care FSA** — Pay for the care of your children under age 13, as well as adults or other relatives who are not able to care for themselves. Examples of eligible expenses include childcare centers, before-/after-school care, adult care centers or daycare for a disabled dependent.



What should I do if I lose my card?

If you lose your Optum Financial FSA or HSA payment card, you can request a new card online by visiting optumfinancial.com or using the link on myuhc.com. You can also request additional cards for your dependents who are age 18 and older.



Access your account anywhere, anytime

Sign in to your account online at myuhc.com or download the Optum Financial mobile app to:

- Check your balance
- Receive messages
- View your claims
- Submit receipts
- Monitor payments



Be sure to check your balance

Your FSA balance is yours to spend through Dec. 31, 2025. If you have a health care FSA or limited purpose FSA, you may carry \$660 over to the next plan year. Be sure to spend your balance before the deadline, so you don't lose it.

FSA calculator

Use [this calculator](#) to see how much you could save on eligible health care and daycare expenses with an FSA.



Eligible expenses tool

Wondering which items or services are qualified medical expenses for your FSA? Find out with an [easy-to-use tool](#).



Savings

Compare the accounts

Account	HSA	Limited Purpose FSA	Health Care FSA	Dependent Care FSA	Adoption Assistance FSA
What Is It?	It's a personal bank account to help you save and pay for covered health care services and qualified medical expenses.	It's an account to help you pay for covered health care services and eligible medical expenses.			
Eligibility	Enrollment in a qualifying HDHP	Enrollment in HSA plan	Waived medical coverage or enrolled in Health Reimbursement Arrangement (HRA) plan	Everyone	Everyone
Activate Account	Yes, complete the Terms and Conditions in My Total Rewards	Yes, activation of FSA payment card	Yes, activation of FSA payment card	No	No
Eligible Expenses	Medical, prescription drugs, dental and vision	Dental and vision only	Medical, prescription drugs, dental and vision	Childcare and eldercare	Qualified adoption expenses
IRS Contribution Limit for 2025	\$4,300 for Employee-Only coverage; \$8,550 for Family coverage	\$120-\$3,300	\$120-\$3,300	\$120-\$5,000	\$17,280
CCCI Contribution	Yes	No	No	No	No
Money Is Available to Use	As you and/or CCCI make contributions	In full on Jan. 1	In full on Jan. 1	As you make contributions	As you make contributions
Deadline to Spend	No	Yes, Dec. 31 (up to \$660 carries over to the new plan year)	Yes, Dec. 31 (up to \$660 carries over to the new plan year)	Yes, Dec. 31	Yes, Dec. 31
Administrator	Optum Financial	Optum Financial	Optum Financial	Optum Financial	Optum Financial
Questions?	Visit: optumfinancial.com Download: Optum Financial app	Visit: myuhc.com Use the link online to see your current balance, claims and card transactions; request replacement cards; and more. Download: Optum Financial app Use the mobile app to view your account balance, view recent transactions, upload receipts, submit claims and much more.			



Have questions about how your HSA or FSA account works?

Check out these [helpful articles](#) from Optum Financial.

Budgeting



Sometimes it can feel like money gets spent just as quickly as we earn it. Take a moment to detail how you're spending, and create a budget that includes your current expenses and saving for the future.

Five steps to creating a budget

Having a budget helps you understand where your money goes and can help you reach your financial goals. Fidelity recommends these five steps:

- 1 Find your “why”**
What are you saving up for?
- 2 Note your monthly income**
If your income varies, pick the amount from a lower-income month.
- 3 List your monthly expenses**
Include bills as well as purchases.
- 4 Decide what's important to you**
Consider things you want to buy right now, things you're saving for and emergency expenses like car repairs or medical bills.
- 5 Stay consistent**
Figure out how much money you have for each category, and stick to it.



Budgeting

Consider the 50/15/5 rule

Many financial experts recommend breaking your budget up this way:



50% to essential expenses

Half of your take-home (after-tax) pay goes toward essential expenses:

- Housing (mortgage, rent, utilities, property tax and insurance)
- Groceries
- Health care premiums and out-of-pocket costs
- Transportation (bus or train passes; auto loan, gas, insurance and maintenance)
- Childcare
- Debt payments



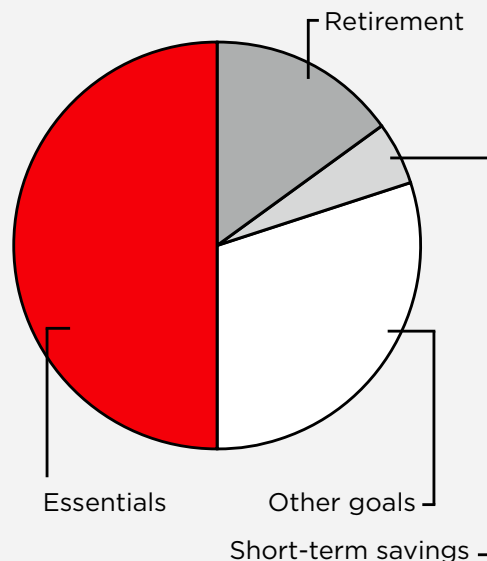
15% to retirement


The earlier you start putting money into a 401(k), the more time it has to grow before you're ready to retire.



5% to short-term savings

This savings account can prepare you for unexpected car repairs, medical bills or other emergency situations.



 With this rule, you can use **the remaining 30%** to buy things you want or to save for other goals.

Want help creating a budget?

Reach out to the Magellan Employee Assistance Program — available at no cost to you. You can meet with a Credentialed Money Coach for three 30-minute sessions per financial topic per year and develop a personalized action plan to help you meet your financial goals. You can also meet with an attorney for three no-cost 60-minute consultations per issue, per year.



Visit:
member.magellanhealthcare.com



Call:
1-800-888-2273 (TTY 711)



Download your own
[budgeting worksheet](#).

Debt



Like most people, you may have some debt, such as a mortgage, car loan, student loans or credit card debt. Make sure you know the signs of problem debt, and take advantage of resources that can help you make a plan for paying it off.

Is debt becoming a problem?

Most people have at least some debt throughout their lives. These warning signs may indicate it's starting to become a problem:



Borrowing to pay off other loans or your everyday bills



Maxing out credit cards



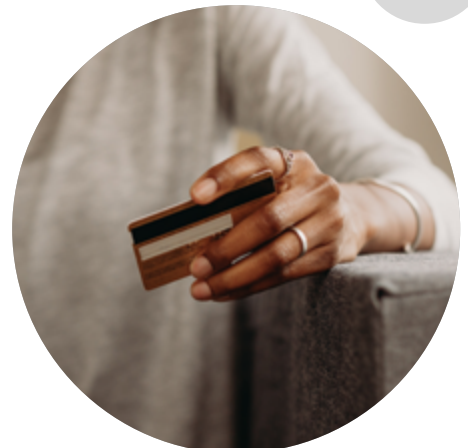
Paying only the minimum on credit cards



Getting calls from creditors



Being turned down for credit



If you're experiencing these warning signs, reach out to the Magellan Employee Assistance Program — available at no cost to you. You can meet with a Credentialed Money Coach for three 30-minute sessions per financial topic per year and develop a personalized action plan to help you meet your financial goals.



Visit:
member.magellanhealthcare.com



Call:
1-800-888-2273 (TTY 711)

Debt



Additional debt resources

Learn how to deal with debt

Wondering if you should pay off student debt or save for retirement? Want to get out of credit card debt? Watch [helpful videos](#) on these topics and more.



Take control of your debt

This six-minute [workshop video](#) from Fidelity can help you learn how to prioritize and pay down debt.



Start with a debt worksheet

Download a [worksheet](#) from Fidelity to help manage debt.



Protection



Being financially healthy includes making a plan for after you're gone. Take a moment to review your life insurance policy and make sure you've set beneficiaries for your 401(k).

Employee life insurance with AD&D

Basic employee life insurance with accidental death and dismemberment (AD&D) is a benefit paid by CCCI. It's provided through Unum and pays a benefit if you pass away. You choose who will be the beneficiary of this account. It can be one person or you can divide the benefit between multiple people. Please note that AD&D is applicable only to teammates.

Coverage is equal to one-times your eligible annual earnings rounded to the next \$1,000. This plan includes additional coverage for AD&D for an equal amount of one-times your eligible annual earnings.

If you retire or switch jobs, you can take your life insurance with you, but the premiums may be different.

If you want more protection, you can purchase supplemental coverage for yourself, your spouse or your child(ren). Premiums can be found on **My Total Rewards**.

More ways to earn

If you are enrolled in Unum voluntary benefits for Critical Illness, there is a yearly \$100 well-being credit. Call Unum at **1-800-635-5597** to claim your well-being credit!



Voluntary benefits

Basic life coverage for your legal spouse and child(ren)

CCCI also covers the cost of basic life insurance on your legal spouse and child(ren) if they are listed in your benefits profile on **My Total Rewards** (relationship verification will be needed for new dependents).

- Legal spouse coverage of \$5,000 provided by CCCI
- Child(ren) coverage of \$2,500 provided by CCCI (per child)



Voluntary Group Critical Illness and Group Accident coverage

Group Critical Illness insurance, provided by Unum, allows you to pay post-tax premiums from your paycheck for coverage that offers a lump-sum benefit in the event of a serious health event such as a heart attack or cancer diagnosis.

Group Accident insurance, provided by Unum, is designed to help fill some of the gaps with a reimbursement payment to you for accidents such as sports injuries or car accidents.

Protection

Leave of absence



Paid parental leave

If you're a full-time teammate who has been employed by CCCI for at least one year, you may qualify for paid parental leave. You can take two weeks of paid time off following the birth, adoption or guardianship of a child. The two weeks must be taken in a row. If you're out for short-term disability (STD) due to pregnancy, your paid parental leave will begin immediately after your STD ends.



Short-term disability (STD)

If you're a full-time benefits-eligible teammate, the company provides STD benefits to you. Benefits will begin on the first day of the disability if due to an accident, and on the eighth day if due to an illness. It pays some of your income while you're out.

- **Non-exempt teammates:** Your benefits will replace 60% of your base pay up to \$750 per week. CCCI will cover the full cost of group health and welfare premiums while you are out. This does not include HSA and FSA pre-tax funding.
- **Exempt teammates:** Your current pay and benefits will continue while you are out based on your years of service. Refer to the CCCI STD policy for details.



Long-term disability (LTD)

All full-time benefits-eligible teammates receive basic LTD insurance paid for by CCCI. This coverage starts when an approved STD claim ends after 26 weeks. It provides income replacement for 60% of monthly earnings, up to \$10,000 per month.



Job protection while on leave

The Family and Medical Leave Act (FMLA) provides eligible teammates with up to 12 weeks of unpaid, job-protected leave per year. It also requires that their group health benefits be maintained during the leave. If applicable, FMLA will run concurrent with STD and paid parental leave.

Unum, our leave administrator, manages FMLA eligibility and approvals. Review the full Leave of Absence Guide on My Total Rewards.



Review the full Leave of Absence Guide on [My Total Rewards](#).



Protection

Make sure you've named a beneficiary for your 401(k)

If you have a 401(k), it's important to name a beneficiary. That's the person (or people) who will inherit the money when you die. If you don't name a beneficiary, then the courts will decide who gets the money, not you.

Follow these steps to add or change your beneficiaries in Fidelity. Please note that the beneficiary or beneficiaries you have listed for your medical plans and/or life insurance DO NOT transfer over to Fidelity. This is a separate election that must be made in your Fidelity account.

You may have primary and contingent beneficiaries as long as the total percentages equal 100%. Your beneficiary can be a spouse or non-spouse. Please note the following:



If you are married, spousal consent is needed for a non-spouse beneficiary.



If you are married and don't name a beneficiary, your surviving spouse becomes the beneficiary.



If you are not married and don't name a beneficiary, your 401(k) will go to your estate.



Protection

To add your 401(k) beneficiaries, follow the below instructions.

- 1 Log in to your Fidelity account at 401k.com.
- 2 At the home screen on the Fidelity NetBenefits portal, click on your “Profile & Settings” icon.
- 3 Select “Beneficiaries” and follow the online instructions.



Additional Resources and Support



Visit **My Total Rewards > Financial Wellness Resources** to explore additional resources.

Employee Assistance Program (EAP) by Magellan

Life can come with challenges, and if you're dealing with financial stress it can be helpful to get support. Your EAP is here 24/7 to help with whatever you're going through. You can also get up to three visits with a professional counselor per issue, per year. They're available at no cost to you.



Visit:
member.magellanhealthcare.com



Call:
1-800-888-2273 (TTY 711)

UnitedHealthcare app

View your plan details anytime on the [UnitedHealthcare app](#). You can:



Find network providers



Estimate and compare costs



Access your member ID card



View claims



Get virtual care

Additional Resources and Support

Fidelity Workplace Financial Consultant

Call **1-800-642-7131** to talk about your financial priorities with a representative from Fidelity. They can help you with short- and long-term goals, including retirement planning.

Financial resources

Resource	Provider	Contact Info
401(k)	Fidelity	1-800-835-5095 401k.com
Employee Stock Purchase Plan (ESPP)	EQ Equity Plan Solutions	1-866-709-7704 equiniti.com
Health Savings Account (HSA)	Optum Financial	1-877-292-4040 optumfinancial.com
Flexible Spending Account (FSA)	Optum Financial	1-877-292-4040 optumfinancial.com
Basic Life Insurance with AD&D	Unum	1-866-868-6737 portal.unum.com
Employee Assistance Program (EAP)	Magellan	1-800-888-2273, TTY 711 member.magellanhealthcare.com



Have questions?



Call the Benefits Service Center
at **1-888-317-6947**, option 2,
Monday–Friday, 9 a.m.–6 p.m. CT.



The services and programs described are for informational purposes only and should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

Refer to your plan documents for specific benefits coverage and limitations, or call the toll-free member phone number that appears on your health plan ID card. Services may not be available at all times or in all locations.

Flexible Spending Accounts (FSAs), dependent care assistance programs (DCAPs), Health Reimbursement Arrangements (HRAs), Commuter and Parking Benefits, Tuition Assistance Plans, Adoption Assistance Plans, Surrogacy Assistance Plans, Wellness Benefits and Lifestyle Accounts (collectively, “Employer-Sponsored Plans”) are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC, and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned, and amounts available under the Employer-Sponsored Plans are not FDIC insured.

Health Savings Accounts (HSAs) are individual accounts largely held at Optum Bank®, Member FDIC, and administered by Optum Financial, Inc. or ConnectYourCare, LLC, an IRS-Designated Non-Bank Custodian of HSAs, a subsidiary of Optum Financial, Inc. Neither Optum Financial, Inc. nor ConnectYourCare, LLC is a bank or an FDIC insured institution. HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State and/or local taxes may still apply. Fees may reduce earnings on account. Refer to your HSA account agreement for details. This communication is not intended as legal or tax advice. Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

This communication is not intended as tax or legal advice. Consult a legal or tax professional for advice on eligibility, tax treatment and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions.