



Sysco

Benefits

Order Up Your **Benefits**

Sysco's benefits package offers colleagues and their families a variety of valuable programs and resources to support them every day in every aspect of their lives. Review your options carefully and get ready to order up your benefits. Visit SyscoBenefits.com today!

How to Enroll



After reviewing your options, be sure to enroll for your benefits within 31 days of your date of hire. If you plan to cover a spouse/domestic partner or child(ren), be prepared to submit the date of birth and Social Security number for each covered dependent during the enrollment process. Sysco will conduct a verification of data after enrollment ends, and the Dependent Verification Center will request documentation from you. Once you have enrolled, your benefits will be effective on the first of the month on or after 31 days of employment or becoming newly eligible.

Online Enrollment

To enroll, go to SyscoBenefits.com and click the *Total Rewards Café Login* button in the top right of the home page. You can find step-by-step enrollment instructions on the *How to Enroll* page on SyscoBenefits.com. Or scan this QR code to go directly to the *How to Enroll* page to access the enrollment instructions.



The tobacco user surcharge defaults to **No**. If you are currently a tobacco user, be sure to click the **Yes** button.

Enrollment by Phone

1. Call the Sysco Benefits Center at **1-800-55-SYSCO**, Monday–Friday, 7 a.m.–7 p.m. CT.
2. A Sysco Benefits Center representative will record your benefits elections.

Important Reminder!

Enroll in your benefits within 31 days of your date of hire.

New Hire Checklist

In addition to learning about Sysco and your new role, you also need to take action to make the most of your Sysco Benefits!

Week 1

- ✓ While we get our systems loaded with all of your data, you should learn about your health benefit options. Visit **SyscoBenefits.com** to explore the virtual Benefits Warehouse, the online Benefits Guide, and a *Helpful Tools* section with more great resources.

Week 2

- ✓ Gather your dependent and beneficiary information, including dates of birth and Social Security numbers. Even if you don't plan to elect medical and dental benefits through Sysco, you will need this information for other Sysco-paid benefits. See the *Eligibility* section in the Benefits Guide on **SyscoBenefits.com** for the documents required for dependent verification.
- ✓ Visit **SyscoBenefits.com** and click the *Total Rewards Café Login* button to complete the benefits enrollment process. You may also enroll by calling the Sysco Benefits Center at **1-800-55-SYSCO**.

Week 3

- ✓ Review the 401(k) and ESPP portions of the **SyscoBenefits.com** online Benefits Guide to evaluate these valuable benefits.
- ✓ Log in to Fidelity **NetBenefits.com** to enroll in the ESPP and 401(k) Plan.

You will use the **Total Rewards Café** and **NetBenefits.com** regularly, so save your login credentials in a safe, secure place.

It's Time to Order Up Your Benefits

Welcome to Sysco!

At Sysco, we are proud to offer comprehensive benefits and programs that support our colleagues' total well-being, including their **Health**, **Mind**, **Security**, and **Community**. We also believe in making it simple for you and your family to access and use your benefits, so we provide many of your benefits through Aetna or an Aetna-preferred carrier. We hope you take full advantage of the information available to help make sound decisions for you and your family.

Your Benefits Resources

Your benefits package is a valuable part of the Total Rewards you receive from Sysco. It's important that we provide you with the tools and resources you need to:

- ✓ Make informed decisions about which benefits will meet your needs
- ✓ Understand how your benefits work and how you can best take advantage of them
- ✓ Get answers to any questions you have during the decision-making process and as benefits needs arise

This brochure highlights some of the most important benefits available to you, including those with an enrollment deadline. Your best resource is SyscoBenefits.com, and you can learn more from the following resources:

Aetna Healthcare Advocate

Talk to an Aetna Healthcare Advocate before you enroll to get all of your questions answered. Your Aetna Healthcare Advocate can help you with everything from understanding your benefits options and deciding which plan to choose to finding providers and managing claims. Contact an Aetna Healthcare Advocate at **1-833-361-0223**.

SyscoBenefits.com

Visit SyscoBenefits.com to start the enrollment process today. Click on the *Helpful Tools* link to find instructions on how to enroll, details about your eligibility, links to provider networks for each of the plans, and details about all of the benefits Sysco offers.

Total Rewards Café

Once you have learned about all of the benefits on SyscoBenefits.com, click the *Total Rewards Café Login* button to enroll and see all of the ways that Sysco rewards you!

Sysco Benefits Center

The Sysco Benefits Center can help you with eligibility, enrollment, general benefits questions, and more. Contact them at **1-800-55-SYSCO**, Monday–Friday, 7 a.m.–7 p.m. CT.

Eligibility

When you enroll, you may also cover:

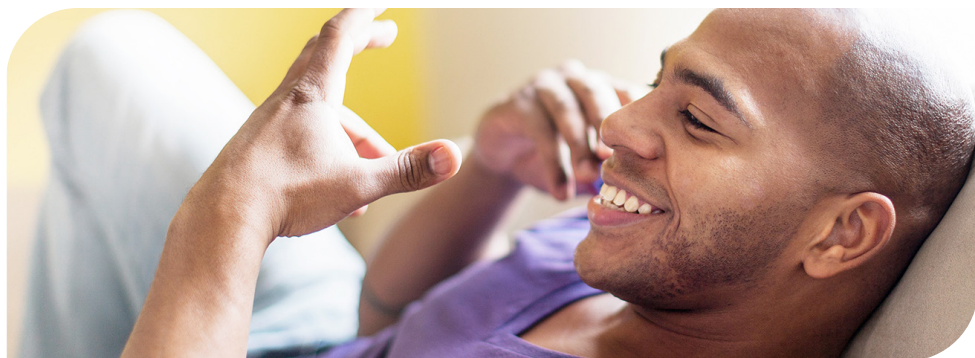
- ▶ Your legal spouse or domestic partner
- ▶ Your biological child, stepchild, child of domestic partner, adopted child, or foster child

If you do not enroll by your enrollment deadline, the only Sysco benefits you will have are the following company-paid benefits:

- ✓ Basic Life insurance
- ✓ Basic Accidental Death and Dismemberment insurance
- ✓ Short-Term and Long-Term Disability coverage
- ✓ Employee Assistance Program (EAP), Headspace, and RethinkCare

Enrollment Deadline

You must enroll within 31 days of your date of hire.



The Aetna Healthcare Advocate

As a new hire, you can talk to an Aetna Healthcare Advocate from day one to help you make your benefits decisions. If you decide to enroll in one of the Sysco-sponsored national medical plans, the Aetna Healthcare Advocate will be like your own personal benefits advisor who you can work with by phone, chat, or email.

Your Aetna Healthcare Advocate can support you in navigating the healthcare system and connect you to the right resources so you can:

- ✓ Locate providers
- ✓ Estimate costs
- ✓ Maximize your benefits
- ✓ Schedule doctor visits
- ✓ Manage real-time claims processing
- ✓ And much more!



Contact an Aetna Healthcare Advocate at Sysco's dedicated phone number at **1-833-361-0223**.

Medical Plans



Sysco offers four national medical plan options, so you can select the one that's right for you and your family: Basic, HSA, PPO, or National HMO plan. All four medical plans are administered by Aetna. Once you choose your plan, you can select the level of coverage you need:

- Colleague Only
- Colleague + Spouse or Domestic Partner
- Colleague + Child(ren) or Child(ren) of Domestic Partner
- Colleague + Family



For More Details

Rates for your medical, dental, and vision plan options are included in this brochure and in the Total Rewards Café when you enroll.

Basic Plan \$

The Basic plan may be a good option if you are generally healthy, only see a doctor occasionally, and can afford unexpected healthcare expenses. You'll pay the lowest premiums and receive in-network preventive care covered at 100%, but your costs will be higher when you need major care.

HSA Plan* \$ \$

The HSA plan comes with a higher deductible but a lower colleague premium cost, along with the opportunity to contribute pre-tax dollars through a Health Savings Account (HSA). You can contribute up to the yearly IRS limit toward your HSA and make changes to these contributions throughout the year. You must be enrolled in the HSA plan to have an HSA.



Extra Savings

After enrolling, Sysco will contribute* \$250 for individual coverage or \$500 for all other coverage levels to your HSA to help cover your deductible and lower your out-of-pocket costs, so you can save more for future healthcare needs. There's no "use it or lose it" rule with your HSA. Sysco's contribution and your HSA savings are yours to keep or use toward healthcare expenses.

* Colleagues hired Nov. 1–Dec. 31, 2024, cannot elect payroll contributions to an HSA for the 2024 plan year and will not receive the Sysco contribution. You will be able to make payroll contributions to the HSA in following plan years if you are still enrolled in the HSA plan and are otherwise eligible to contribute to an HSA.



Learn More About the HSA

Visit the *Helpful Tools* section on SyscoBenefits.com for videos and other resources to learn more about how the HSA plan works.

PPO Plan \$ \$ \$

With the PPO plan, you pay higher premiums but lower out-of-pocket costs. The PPO plan includes Primary Care Provider and specialist office visit copays. You also receive in-network preventive care covered at 100%.

National HMO Plan \$ \$ \$ \$

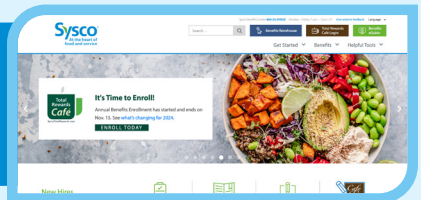
The National HMO plan is designed for people who choose to pay higher premiums out of their paychecks in exchange for lower out-of-pocket costs when they use healthcare services. The National HMO plan is not available in certain areas. If the National HMO is available in your area, you will see it as an option in the Total Rewards Café when you enroll.

Prescription Drug Coverage

Prescription drug coverage is included in your Sysco-sponsored medical plan and is provided by CVS, an Aetna-preferred carrier. Sysco uses the Aetna Value Drug List, which means that certain medications, supplements, and products are available at no cost to you. Sysco offers programs to keep your prescription drug costs down. With Maintenance Choice,** you fill a 90-day maintenance medication at a CVS retail location or through Caremark Mail Service Pharmacy. The Exclusive Specialty Drug List offers certain specialty drugs at \$0 copays if you are enrolled in PrudentRx. The GoodRx Caremark Cost Saver program helps lower pharmacy out-of-pocket drug costs. To review the Aetna formulary, visit [SyscoBenefits.com](https://www.SyscoBenefits.com).

** After two months of retail fills, the prescription can only be filled in a 90-day supply through a CVS retail location or through Caremark Mail Service Pharmacy.

Learn more about each of Sysco's medical plans and make an informed decision using the tools provided on [SyscoBenefits.com](https://www.SyscoBenefits.com).



Explore the virtual **Benefits Warehouse**, which has videos and benefits descriptions, and then customize your own benefits learning experience.



Review the **Benefits Guide**, **Helpful Tools**, and other great resources.



In the **Total Rewards Café** (found at the top right of [SyscoBenefits.com](https://www.SyscoBenefits.com)), you can estimate your medical costs and determine which plan may be best for you with the tool provided.



Questions?

Still not sure which plan is right for you? Call an Aetna Healthcare Advocate at **1-833-361-0223** to get all of your questions answered.

Medical Plan Comparison



When choosing your benefits coverage, there is a lot to consider. Here are highlights of the medical plan options available to you through Sysco. More details, including information about prescription drug and behavioral health benefits and MinuteClinic and walk-in clinics, can be found in the Benefits Guide on [SyscoBenefits.com](https://www.SyscoBenefits.com).

Medical Plan Comparison (In-Network Benefits)

Medical Plans and Mental Health coverage administered by Aetna Prescription Drug Plan administered by Aetna/CVS				
	Basic	HSA	PPO	National HMO*
Sysco Contributions to Your Health Savings Account	Not applicable	\$250 for Colleague Only \$500 for all other coverage levels	Not applicable	Not applicable
Deductible (in-network)	\$5,000 Individual \$10,000 Family	\$2,000 Individual \$4,000 Family	\$1,000 Individual \$3,000 Family	\$0 Individual \$0 Family
Office Visits	Primary Care: \$25 Specialist: \$75	You pay 10% after deductible	Primary Care: \$25 Specialist: \$65	Primary Care: \$25 Specialist: \$40
Most Other Services (in-network)	You pay 30% after deductible ER: \$250 + deductible + coinsurance	You pay 10% after deductible ER: \$250 + deductible + coinsurance	You pay 20% after deductible ER: \$250 + deductible + coinsurance	Urgent Care: \$60 ER: \$250 Hospital: \$300
Out-of-Pocket Maximum (in-network)	\$6,000 Individual \$12,000 Family	\$5,500 Individual \$11,000 Family	\$5,500 Individual \$11,000 Family	\$3,000 Individual \$6,000 Family

*The National HMO plan is not available in certain areas.

Telehealth by Teladoc

With Teladoc, you can get a medical consultation by phone or video chat any time, any day. All four Sysco-sponsored national medical plans come with the Telehealth benefit. Use this easy and convenient benefit when you have a non-emergency medical issue and can't get in to see your primary care doctor. The Telehealth service is available where permitted per state requirements.

Specialty Health Resources

All four Sysco-sponsored national medical plans also give you access to these specialty resources:

- ✓ **Medical review services** through Teladoc Medical Experts help with accurate medical diagnoses, treatment plans, finding specialists, and general medical questions.
- ✓ The Transform Diabetes Care program through Aetna offers colleagues support with **diabetes prevention and management**.
- ✓ A **no-cost physical therapy program** through Sword provides personalized care guided by a virtual dedicated physical therapist.
- ✓ **AccessHope and Transform Oncology Care** through Aetna provide resources and guidance based on the most up-to-date medical research.
- ✓ Oshi Health offers personalized, convenient, whole-person medical **care to people living with gastrointestinal (GI) conditions**.
- ✓ SurgeryPlus provides access to **affordable care for planned surgical procedures**, covering costs associated with surgeries.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to set aside money from your paycheck on a pre-tax basis to pay for eligible expenses. Sysco offers three types of FSAs: a Health Care FSA, a Limited Purpose FSA** for those who enroll in the HSA medical plan, and a Dependent Care FSA.

Health Care FSA

The Health Care FSA (HCFSA) is a great way to reimburse yourself for eligible medical, dental, and vision care expenses for you and your dependents. You don't need to be enrolled in any other Sysco benefits to participate in the HCFSA, and each year you can contribute from \$100 up to the yearly IRS maximum.

Dependent Care FSA

The Dependent Care FSA (DCFSA) is used to reimburse yourself for eligible day care, day camp, or other expenses you pay because both you and your spouse/domestic partner work, your spouse/domestic partner goes to school full-time, or your spouse/domestic partner isn't mentally or physically able to care for themselves. The DCFSA is not for healthcare costs. You can contribute from \$100 to \$5,000 each calendar year unless you and your spouse/domestic partner file separate tax returns, in which case the most you can contribute is \$2,500.

** When you enroll in the HSA medical plan, you are eligible for a Limited Purpose FSA, which works the same as the Health Care FSA except it can only be used for dental and vision expenses.

Dental and Vision

Dental

Sysco offers two dental options through Aetna—the Basic plan and the Premium plan. Both plans allow you to use any dentist, but your costs will be lower if you choose an Aetna network dentist.

Vision

Sysco's vision plan is offered through Vision Service Plan (VSP) and covers routine eye exams and prescription eyeglasses or contact lenses. Your costs will be lower when you use VSP providers.

There is no ID card for Sysco's vision plan. Just tell your vision care provider that you have coverage through VSP and provide your date of birth.

Mind



All Sysco colleagues, regardless of their medical plan elections, have access to the following behavioral health benefits through Aetna:

- ✔ **Employee Assistance Program (EAP)**, called Resources For Living, provides emotional well-being support, personalized guidance, legal services, financial services, and online resources. The EAP is also available 24/7 to all members of your household at no cost.
- ✔ **Parent support resources** through RethinkCare holistically supports all working parents, caregivers, and their families to better manage the many challenges at home and work through one streamlined user experience.
- ✔ **Headspace** offers virtual meditation and mindfulness tools that you and two of your family members or friends can use anywhere and anytime at no cost to you. You'll have access to resources for stress, focus, sleep, and movement.

Sysco offers the following behavioral health benefits through Aetna for colleagues enrolled in a Sysco-sponsored national medical plan:

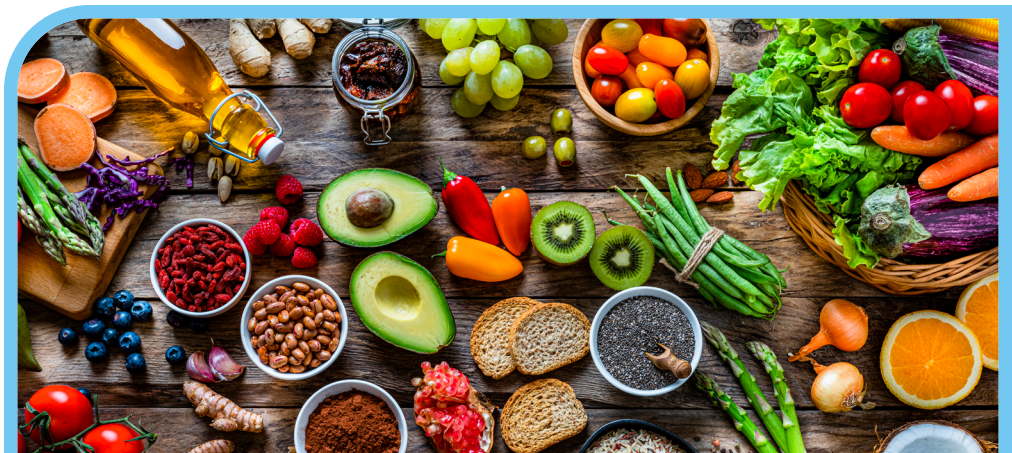
- ✔ **Behavioral Health and Substance Abuse benefits** to help you face the challenges of behavioral health or substance use issues
- ✔ **Virtual Behavioral Health** services through Teladoc, including behavioral health counseling with a board-certified psychiatrist, licensed psychologist, or therapist by phone or video chat

Security



Sysco offers benefits for your financial well-being to give you security and peace of mind:

- ✓ The **401(k) Plan** has a 3% automatic Sysco contribution and matches 50 cents for each additional dollar you contribute, up to 6% in company contributions. You can also make Roth 401(k) contributions.
- ✓ The **Employee Stock Purchase Plan (ESPP)** gives you ownership in the company by offering Sysco stock for purchase at a 15% discount. ESPP purchases are made quarterly on your behalf until you cancel your enrollment.
- ✓ With **Life and Accidental Death and Dismemberment (AD&D) Insurance**, Sysco pays 100% of Basic Life and AD&D and Disability coverage. You have the option to elect additional Life and AD&D coverage to protect your eligible dependents.
- ✓ **Supplemental Medical Benefits**, including Hospital Indemnity and Critical Illness coverage and an Accident Plan, protect you against unexpected costs due to a hospital stay, illness, or accident.
- ✓ **Legal Insurance** helps you address common legal issues.
- ✓ **Identity Theft Protection** helps safeguard your finances.
- ✓ **Pet Insurance** offers coverage for the costs of vet visits, accidents, and illnesses.
- ✓ **Home and Auto Insurance** has optional payroll deductions.



Community

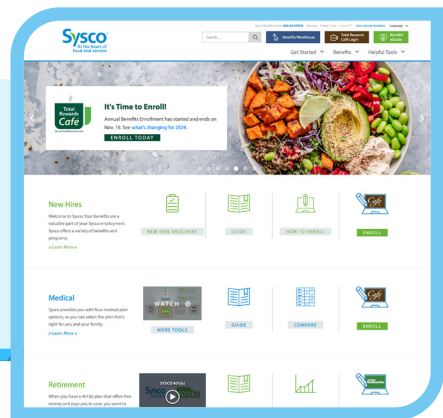


Among the other benefits of working at Sysco is support for having a rich and connected personal and professional life through community and networking partnerships.

- ✔ **Resource Groups** help connect colleagues to the broader Sysco community by fostering a diverse, inclusive workplace aligned with our vision, values, and strategic priorities. Visit Sysco To Go for additional details on how to join.
- ✔ There are **numerous service opportunities** for you to support our local communities alongside fellow Sysco colleagues. Visit Sysco To Go for additional details.
- ✔ **Perks at Work** is a colleague discount program that offers thousands of discounts from your favorite merchants on items such as cars, computers, TVs, travel, tickets, food, apparel, and more.



Look for the full list of benefits for your Health, Mind, Security, and Community in the Benefits Guide on **SyscoBenefits.com**.



The information in this communication is intended to summarize your 2024 Sysco-sponsored benefits. Not all plan provisions, limitations, or exclusions are described in this publication. In case of a conflict between the information provided in this summary and the actual plan documents and insurance contracts, the plan documents and insurance contracts will govern. The plan sponsor has the right to change or terminate benefits at any time. The benefits described on **SyscoBenefits.com** do not apply to colleagues eligible for benefits under a non-Sysco sponsored benefit plan, such as alternative benefits options specified under a collective bargaining agreement.
















Sysco Benefits Center
1-800-55-SYSCO

Monday–Friday, 7 a.m.–7 p.m. CT
[SyscoBenefits.com](https://www.SyscoBenefits.com)

Sysco[®]
At the heart of
food and service

Find the Information You Need

Have questions about your benefits or need to speak to a provider? Find contact information below. For a full contact list, see the Benefits Guide on [SyscoBenefits.com](#).

Benefit	Provider	Contact Information	 	
Eligibility, Enrollment, General Benefits Questions	Sysco Benefits Center	1-800-55-SYSCO SyscoBenefits.com		
Medical, Aetna Healthcare Advocate, Dental, Behavioral Health, EAP	Aetna	1-833-361-0223 aetna.com With the Aetna Health app, manage your health benefits and connect with care		
Prescription Drug Coverage	Aetna/CVS	1-888-792-3862 cvs.com The CVS Pharmacy® app makes filling your prescriptions easier		
Telehealth, Virtual Behavioral Health, Expert Medical Opinion	Teladoc	1-800-Teladoc (1-800-835-2362) teladoc.com Download the Teladoc app for 24/7 access to doctors by phone or video		
Health Savings Account and Flexible Spending Accounts	Inspira (formerly PayFlex)	1-844-729-3539 inspirafinancial.com With the Inspira mobile app, access your account anytime, anywhere		
401(k), Employee Stock Purchase Plan (ESPP), College Savings	Fidelity	1-800-635-4015 netbenefits.com Use the Fidelity Investments app to review your 401(k) account and more		



Don't Forget!

You must enroll within 31 days of your date of hire!

Sysco Benefits Center

1-800-55-SYSCO

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[SyscoBenefits.com](#)

