



Explore Your Options:

2023 Benefits Enrollment

October 26 – November 16

It's time to explore your benefits options and choose your benefits for 2023. Sysco offers a full menu of benefits that support your health, mind, security and community. Read this brochure to find out what's changing for 2023.

We have great news for you, your family and your wallet: Your medical, dental and vision rates are not increasing for non-union associates next year!

What's Changing for 2023

Beginning January 1, 2023, there will be changes to your benefits. For additional details about these changes, go to the *What's Changing for 2023* page on [SyscoBenefits.com](https://www.SyscoBenefits.com).

No Changes to Non-Union Associate Premiums in 2023!

Great news! Though the cost of healthcare continues to rise in the US and inflation has raised costs across the country, **Sysco's medical, dental and vision premiums are not increasing next year.** That means your paycheck costs for these plans will not change in 2023. The 2023 premiums will be available in the Total Rewards Café by October 26.

Note: If you are currently enrolled in a local HMO plan, there are no changes to your medical benefits for 2023.

Basic Plan	PPO Plan
Specialist visit copay: \$75 <i>not subject to deductible</i>	Specialist visit copay: \$65 <i>not subject to deductible</i>
Behavioral health visit copay: \$25 <i>not subject to deductible</i>	Behavioral health visit copay: \$25 <i>not subject to deductible</i>
Teladoc visit copay: \$25 <i>not subject to deductible</i>	Teladoc visit copay: \$25 <i>not subject to deductible</i>
For the full plan comparison charts, see the online Benefits Guide.	In-network deductible: \$1,000 individual/\$3,000 family*
	Out-of-network deductible: \$3,000 individual/\$9,000 family*

* A family is 3 or more members.

Important!

Most of your current benefit elections will carry forward to 2023.

You do not need to actively enroll this year unless you want to:

- Enroll for the first time
- Make changes to your current benefits
- Elect a Health Savings Account (HSA) or a Flexible Spending Account (FSA) contribution amount for 2023



Health Savings Account Contribution Limit Increase

The Health Savings Account (HSA) contribution limit will increase to \$3,850 for individual coverage and \$7,750 for family coverage. Catch-up contributions of \$1,000 are allowed if you are at least 55 years of age (includes those who will turn age 55 by the calendar year end). Sysco will contribute \$250 for individual and \$500 for family coverage to your HSA. Your total contribution cannot exceed the contribution limits for the calendar year.



Healthcare Flexible Spending Account Contribution Limit Increase

The 2023 Healthcare Flexible Spending Account (FSA) contribution limit will be \$2,850. **Important:** You will only be able to carry over a maximum of \$570 from 2022 for use in 2023.



Dependent Care Flexible Spending Account Contribution Limit

The 2023 Dependent Care Flexible Spending Account (FSA) contribution limit will be \$5,000 unless you and your spouse file separate tax returns, in which case the most you can save is \$2,500. You cannot carry over any remaining balance from 2022 to use in 2023.



Domestic Partner Coverage

Beginning January 1, 2023, Sysco will cover domestic partners under all Health & Welfare benefits, including the Medical, Dental and Vision Plans, Life Insurance and AD&D, Critical Illness coverage and Hospital Indemnity coverage. The Dependent Verification Center will request documentation, including a notarized affidavit to support the domestic partnership.



Find more joy, feel more refreshed and become a better you in just a few minutes each day! Headspace is a 24/7 digital tool to support your mental clarity and improved mindfulness. You and two family members or friends can access this tool at no additional cost, beginning January 1, 2023. Learn more on [SyscoBenefits.com](https://www.SyscoBenefits.com).



Important Reminders



Review Your Benefits and Beneficiaries

Review your current elections and beneficiaries, make changes and double-check that you have the benefits you need and that your beneficiaries are correct. You can do all this in the Total Rewards Café.



If You Do Not Take Action

If you do not take action during Benefits Enrollment, you will not be able to change your benefits until next year's annual enrollment period unless you experience a qualified status change, such as getting married or having a baby.



Register on Aetna.com

Visit your member portal at **Aetna.com** to navigate your Sysco benefits. On the site, you'll be able to manage claims and prescriptions, review coverage and costs, access plan resources and more.



Anticipate Your Needs for 2023

Big life changes—like having a baby or a spouse retiring—impact the benefits you need. For example, you may need to add supplemental life insurance, increase spending account contributions or choose a different medical plan. So during annual Benefits Enrollment, take a few minutes to consider what benefits and coverage will best meet your needs in 2023.



Call the Aetna Healthcare Advocate

If you need help choosing your benefits for 2023, call the Healthcare Advocate at **1-833-361-0223**. Your Healthcare Advocate can assist you during the year with claims, pricing, selecting in-network doctors and more.*

* If you are enrolled in a Sysco-sponsored national medical plan



ID Cards

If you enroll in a Sysco-sponsored medical plan for the first time, change plans or remain in the PPO Plan for 2023, you will get an Aetna medical ID card in early January. You *will not* get a new medical plan ID card if you remain in the Basic Plan, HSA Plan or National HMO Plan for 2023.



Make Sure Your Current Providers Are in the Network

Make sure your providers are in the network in 2023. On the home page of [SyscoBenefits.com](https://www.SyscoBenefits.com) under the *Get Started* menu, you'll find links to the medical, dental and vision provider look-up tools.



If Both You and Your Spouse or Domestic Partner Work at Sysco

If you and your spouse or domestic partner are both eligible to enroll in the Sysco Health & Welfare plans, you may each enroll independently/separately in Sysco benefits, or you may cover your spouse or domestic partner as an eligible dependent under your plan (or vice versa). You cannot do both. In addition, your child(ren) cannot be covered as a dependent by both you and your spouse or domestic partner.

Explore Your Sysco Benefits

Sysco offers a Total Rewards package for your total well-being to support your health, mind, security and community. It's about helping you live a healthier life with support from Sysco. Here is an overview of the benefits available to you in 2023. You can find more information on SyscoBenefits.com.



Health

Four **national medical plan options** through Aetna, which include prescription drug coverage and access to a nationwide network of providers and pharmacies.

Choice of **two Aetna dental plans** to help you and your dependents with cleanings, exams, fillings and many other dental services.

VSP vision plan to help you **keep your vision sharp** by helping you pay for exams, frames or contacts.

PayFlex **Health Savings Account with Sysco contributions** if you enroll in the HSA Plan to pay for medical expenses now and during retirement.

PayFlex healthcare and dependent day care flexible spending accounts. **Pay for eligible expenses with pre-tax dollars so you can take home more of your pay.**

On-the-go **musculoskeletal condition support program** through Omada.

Teladoc Medical Experts resource to get a **second medical opinion** for certain conditions.

AccessHope complex cancer support with oncology experts who provide decision support.

Aetna maternity, **wellness and Transform Diabetes Care** programs.



Mind

RethinkCare support and resources are available for **parents who have children with special needs**.

Support your mental clarity and improved mindfulness with tools from Headspace.

With Teladoc, **find a behavioral health therapist you can work with over the phone** from the comfort of your home.

Sysco offers programs to **help you through life's biggest challenges**, including Aetna Resources for Living (an employee assistance program) and **mental health benefits** through your Aetna medical plan.



Security

The Sysco 401(k), administered by Fidelity, has a 3% automatic Sysco contribution and matches 50 cents for each additional dollar you contribute, **up to 6% of eligible earnings**.

Under the Employee Stock Purchase Plan through Fidelity, you can set aside money from your pay to **buy company stock** at a discounted price.

Sysco pays 100% of **insurance and disability coverage** with Basic Life Insurance (through MetLife), Basic Accidental Death & Dismemberment (through MetLife) and disability coverage (through The Hartford).

You can also buy **additional protection** for you and your family with supplemental life and AD&D insurance through MetLife.

Protect yourself against medical costs with Sysco Hospital Indemnity and Critical Illness coverage through Aetna.

Sysco also offers ARAG Legal Insurance and ID Watchdog identity theft protection to **provide extra security**.



Community

Sysco supports you in having a rich and connected personal and professional life through community and networking partnerships. **Associate Resource Groups** help connect associates to the broader Sysco community by fostering a diverse, inclusive work place aligned with our vision, values and strategic priorities. There are also **numerous community service opportunities** to support our local communities alongside fellow Sysco associates.



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SYS3737

Your Enrollment Tools

SyscoBenefits.com

Review the *What's Changing for 2023* page and check out the Benefits Guide and FAQs. You'll also find enrollment instructions on the site.



Total Rewards Café

Enroll on the Total Rewards Café from October 26 through November 16, 2022. **Scan this QR code to access the Café.**

Sysco Benefits Center

If you have questions, they can help. Contact the Sysco Benefits Center at **1-800-55-SYSCO**, Monday – Friday, 7 a.m. – 7 p.m. CT.

¿Habla Español? Visite [SyscoBenefits.com](https://www.syscobenefits.com) y haga clic en Language > Español en la esquina superior derecha para conectarse a la página donde encontrará un enlace a la guía de beneficios y otros recursos útiles.