



Your 2026 Sysco Benefits Guide

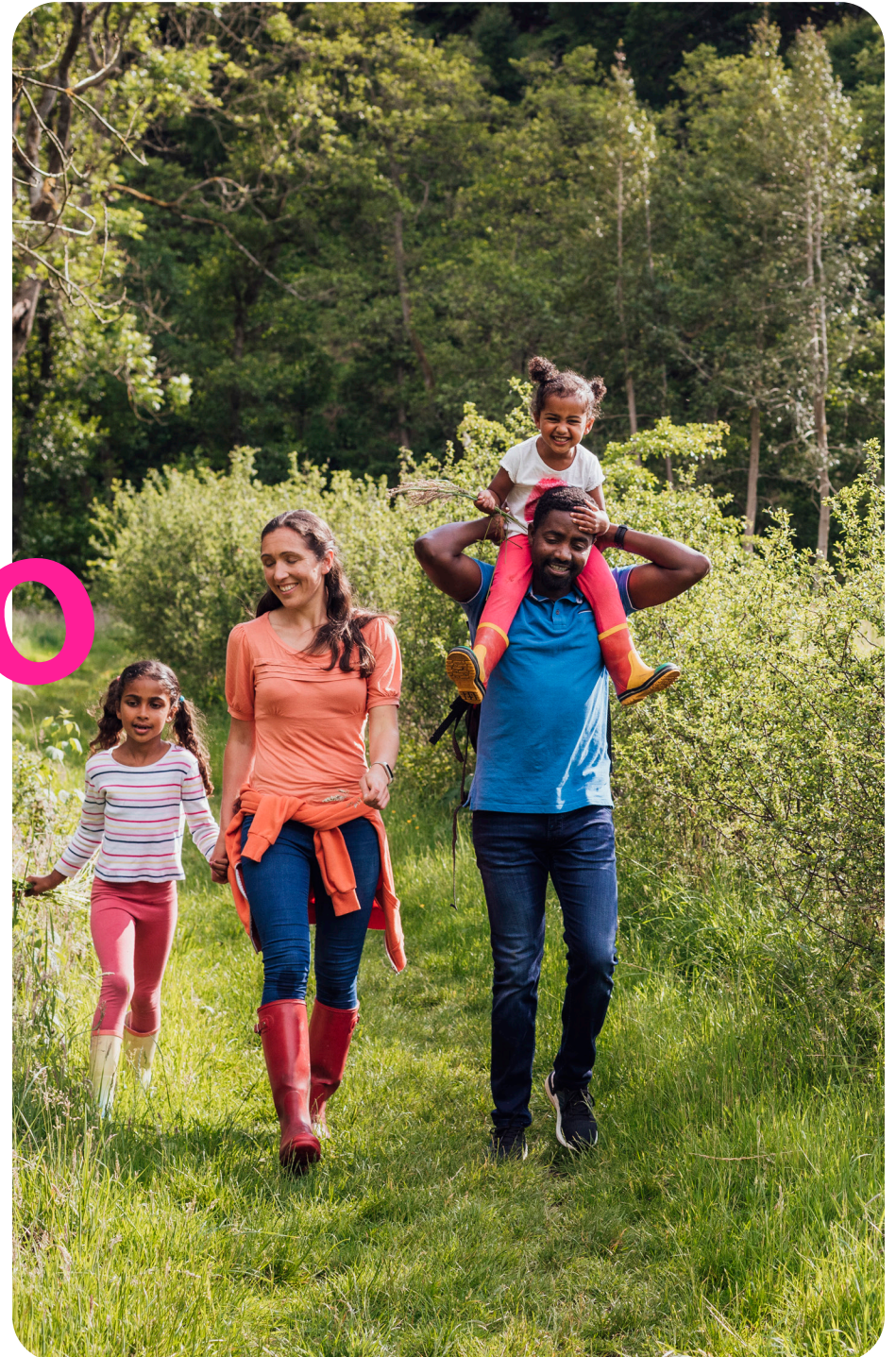
DRAFT — FPO

This guide provides an overview of your 2026 benefits.



¿Habla español?

Escanea este código QR para ver la versión en español de esta guía.



*This Benefits Guide describes benefits provided to all non-union U.S. colleagues.
Eligibility for union colleagues is subject to the terms of their Collective Bargaining Agreement.*



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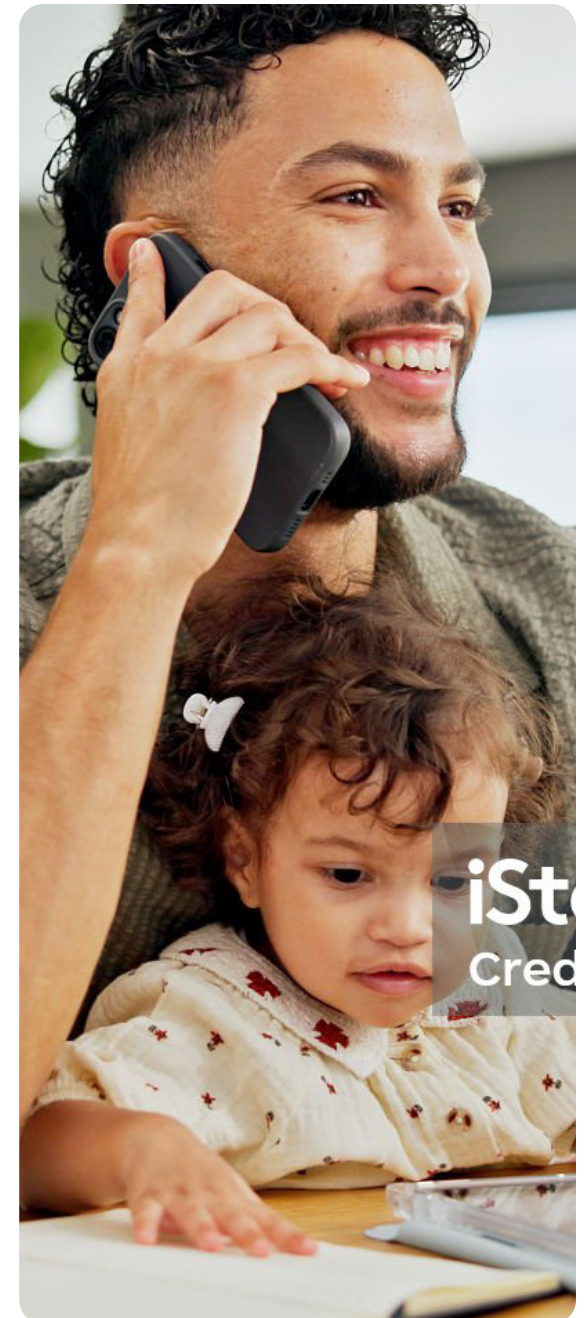
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This guide is an overview your benefit options. Details, the link to the enrollment tool, and more can be found on SyscoBenefits.com.





2026 Annual Benefits Enrollment

October 27–November 7, 2025

2026 Annual Benefits Enrollment is from October 27–November 14. Your elections are final as of November 14 at 11:59 p.m. CT. The benefits you elect are effective January 1, 2026.

Action Required

You need to make active benefits elections if you want to:

- ✓ Enroll for the first time
- ✓ Make changes to your current plans and/or add dependents
- ✓ Contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA) for 2026.

This provides an overview of what's changing for 2026. For full details, see the **What's Changing for 2026** page on SyscoBenefits.com or scan this QR code.



If You Do Not Take Action

If you do not take action during Annual Benefits Enrollment, your current benefits elections will continue for 2026. The only exception is for HSA and FSA contributions, which you must re-elect every year. Your next opportunity to make changes to your benefits will be next year's annual enrollment for 2027 benefits, unless you experience a qualifying life event ([see page 8](#)).

Note: If you are currently enrolled in a local HMO plan, you will be notified of any plan changes separately.



What's Changing for 2026

In 2026, you will have the **same** benefit offerings and coverage that you do today. There will no changes to your copays, coinsurance, or deductibles.

As a market best practice, Sysco regularly reviews our vendor partners to ensure we are providing you and your family with proven providers and resources. Beginning January 1, 2026, these are our the vendors.

| Plan | 2026 Vendor |
|--|-------------------------------|
| Healthcare Advocacy | BlueCross BlueShield of Texas |
| Medical | BlueCross BlueShield of Texas |
| Pharmacy | Capital RX |
| EAP | SupportLinc |
| Telehealth / Virtual Behavioral Health | MDLive |
| Dental | Delta Dental |
| Savings & Spending Accounts (HSA, FSA, LPFSA, DCFSA) | HealthEquity |

All other benefit plans will remain with the current carrier in 2026.

2026 Rates

In 2026, medical rates will increase by an average of 9.4% a month due to rising healthcare costs and increases in claims. Your actual costs will vary based on the medical plan you elect and your rate tier.

Vision rates will increase slightly by 1.2%.

Dental rates are NOT changing for 2026. The majority of our programs you pay premiums for will also not experience rate increases.

Company HSA Contributions

Beginning in 2026, if you enroll in the HSA, you must contribute at least \$50 (individual) or \$100 (family) during Annual Enrollment to receive the Sysco contribution of \$250 (individual) or \$500 (family).

If you do not make this minimum contribution during the enrollment period, you will not receive the Sysco contribution.

2026 HSA and FSA Limits

| | 2026 Contribution Limit |
|-----------------------|--|
| HSA* | Individual: \$4,400 Family: \$8,750 |
| Health Care FSA** | \$60 to 2026 IRS limit |
| Dependent Care FSA*** | \$200 to \$7,500 |

*If you are age 55 or older, you can contribute an additional \$1,000

** \$60 to \$2,500 if you are married and file separate tax returns

*** \$200 to \$3,750 if you are married and file separate tax returns

Note: If you are currently enrolled in a local HMO plan, you will be notified of any plan changes separately.



Eligibility and Enrollment





Who is Eligible

Full-time, active colleagues in the US are eligible for Sysco's group benefits (medical, dental, vision, life, AD&D, long-term disability, and flexible spending accounts).

☰ Covering Dependents

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

You will need to provide the dates of birth and Social Security numbers for all covered dependents at the time of enrollment, along with [required documentation](#).

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 and Welfare plans, note that no Sysco colleague can be covered as both a dependent and a colleague under the plan.

In addition, your child(ren) cannot be covered as a dependent by both you and your spouse or domestic partner. Only one of you can cover your eligible child(ren).

✓ Verify Your Dependents

Sysco will conduct a verification of your dependent data, and if you do not submit the required documentation within 45 days of enrolling, your dependents will not have coverage.

Go to [Eligibility](#) on [SyscoBenefits.com](#) for more details on our Dependent Verification process or scan this QR code.





Enrolling for Benefits

When to Enroll

New Hires

You must enroll within 31 days from your date of hire to have coverage for the remainder of the year. Benefits are effective on the first of the month on or after 31 days of employment.

Recent Change in Benefits Eligibility

If you are newly eligible to enroll in Sysco benefits, you must, enroll within 31 days from your date of eligibility to have coverage for the remainder of the year. Benefits are effective on the first of the month on or after 31 days of your change of eligibility.

If You Don't Enroll

If you are a new hire or newly eligible and don't enroll within 31 days of your hire date or eligibility, the only Sysco benefits you will have for the remainder of the year are:

- Basic Life insurance
- Basic Accidental Death and Dismemberment insurance
- Short-Term and Long-Term Disability coverage
- Employee Assistance Program (EAP)
- Perks at Work

If you are a current colleague, if you do not take action during Annual Benefits Enrollment, your current coverage will continue to the next year, except for contributions to the Health Savings Account (HSA) and Flexible Spending Accounts (FSAs).

How to Enroll

There are two ways you can enroll:



Online

Go to SyscoBenefits.com and click the *Enroll or Change Your Benefit* button at the top right to enroll, review, or change your benefits.



Phone

Call the Sysco Benefits Center directly at **1-800-55-SYSCO (1-800-557-9726)**, Monday through Friday, 7 a.m.–7 p.m. CT. A Sysco Benefits Center representative will answer your questions and record your benefits elections. Translators are available.

QR Code

Scan the QR code or visit the *Enrolling in Benefits* page on SyscoBenefits.com for step-by-step enrollment instructions.





Making Changes During the Year

The benefits you elect remain in effect through December 31. You can only make changes during the year if you experience a [qualifying life event \(QLE\)](#). Examples include:

- Marriage
- Birth, adoption, or placement for adoption
- Divorce or legal separation
- Death of a spouse, domestic partner or dependent
- Start or end of a domestic partnership

Visit *Making Changes During the Year* on SyscoBenefits.com for the full list of qualifying life events.

How to Change Your Benefits

To register your QLE, go to the online Sysco Benefits Center or call the Sysco Benefits Center at **1-800-55-SYSCO (1-800-557-9726)**. You have 31 days from the date of birth or adoption to register the QLE and submit required documentation to the Sysco Benefits Center. Please contact the Sysco Benefits Center for documentation requirements; a Social Security number is not required documentation for a birth QLE.



Scan this QR code to access the online Sysco Benefits Center.





Health





Medical

As of January 1, 2026, Sysco offers four national medical plan options administered by BlueCross BlueShield of Texas (BCBSTX) – the Basic Plan, the HSA Plan, the PPO Plan, and the National HMO. See the next page for the comparison chart.

Once you choose your plan, you 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

Find a BCBSTX Provider

Using in-network providers saves money on your medical costs. Make sure your providers are in-network before you get care.

- **Online:** Go to [BCBSTX.com](https://www.bcbstx.com) and select *Find a Doctor* under the “What can we help you with today?” menu
- **Call:** **1-866-491-4911**
24/7/365 excluding holidays. Dedicated Sysco hours and M-F, 7 a.m.-6 p.m.



As of January 1, 2026

 [BCBSTX.com](https://www.bcbstx.com)

 **1-866-491-4911**

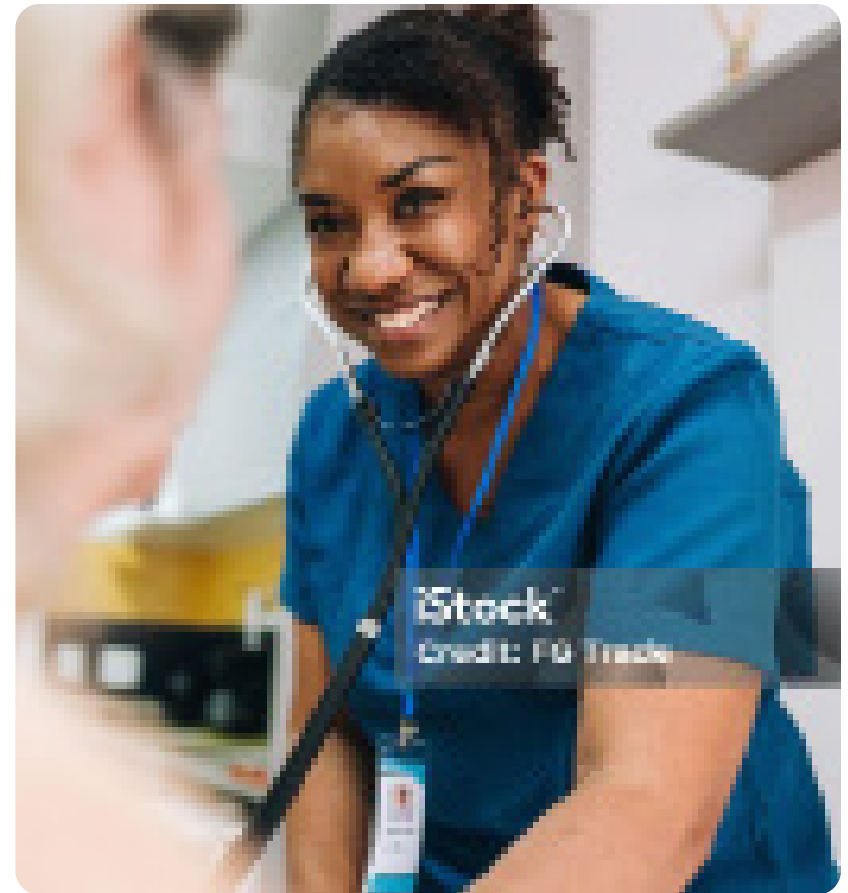
Dedicated Sysco hours: M-F, 7 a.m.-6 p.m. Reps available 24/7, excluding holidays

 Text **BCBSTXAPP** to **33633**



Additional Benefits

If you enrolled in a Sysco-sponsored national medical through BCBSTX, you also have access to additional specialty programs. See page [X] for more information.



ID Cards

If you enroll in a medical plan for first time or change plans, you will receive an ID card. As of January 1, you can also download an ID card at [BCBSTX.com](https://www.bcbstx.com) or through the BCBSTX app available on the Apple App Store or Google Play Store by texting **BCBSTXAPP** to **33633**.

Note: Everyone will receive a new Medical Plan ID card for 2026.



Medical Plan Comparison

All four plan options cover preventive services at 100%, but there are some important differences between plans, including coverage rates, deductibles, coinsurance, and copays. You'll see the rates for the medical plan options when you enroll in the online Sysco Benefits Center.

Scan this QR code for more details about the medical plans.



| Feature | Basic Plan | HSA Plan | PPO Plan | National HMO Plan |
|-----------------------|---|--|--|---|
| Deductible | \$5,000 individual \$10,000 family* | \$2,000 individual \$4,000 family | \$1,000 individual \$3,000 family* | \$0 individual \$0 family |
| Coinsurance | 30% after deductible | 10% after deductible | 20% after deductible | N/A |
| Copayments | \$25 primary care provider (PCP) \$75 specialist | N/A | \$25 PCP \$65 specialist | \$25 PCP \$40 specialist \$60 urgent care |
| Out-of-Pocket Maximum | \$6,000 individual \$12,000 family* | \$5,500 individual \$11,000 family | \$5,500 individual \$11,000 family* | \$3,000 individual \$6,000 family* |
| HSA or Healthcare FSA | Health Care FSA | HSA Sysco contribution: <ul style="list-style-type: none">\$500 you only\$1,000 all other coverage levels Limited Purpose FSA for dental/vision expenses | Health Care FSA | Health Care FSA |

*Family deductible and out-of-pocket max apply to three or more members.



Telehealth

The Sysco-sponsored medical plans also offer telehealth through MDLive. Get care for non-emergency conditions by phone or video chat any time, any day. Use this convenient benefit after hours or when you or a covered family member can't get in to see your primary care doctor. You can be seen within minutes for acute general medical needs like:

- Flu and colds
- Sinus problems
- Bronchitis
- Bug bites
- Seasonal allergies
- Rashes, sunburns, and skin irritations

What You Pay for Care

The cost of a telehealth visit is the same as a PCP or specialist office visit for most of our Sysco national medical plans. Visit the Telehealth page on SyscoBenefits.com for more details.

To use MDLive, beginning January 1, go to [placeholder] or call [placeholder].

MD Live

By EVERNORTH

As of January 1, 2026

 MDLive.com

 **1-888-555-5555**



Health Advocacy Solutions (HAS) through BCBSTX

As of January 1, 2026, the BCBSTX Health Advocacy Solutions will be available to help you understand your benefit options, make informed choices, enroll for benefits, identify cost savings, negotiate medical bills, and more. Through the end of 2025, contact HAS for information about providers and plans available in 2026.



As of January 1, 2026

 BCBSTX.com

 **1-866-491-4911**

Dedicated Sysco hours:
M-F, 7 a.m.-6 p.m. Reps
available 24/7, excluding
holidays





Mental Health Resources

As of January 1, 2026, BCBSTX administers behavioral health benefits and substance use benefits for colleagues in the Basic, HSA, PPO, and National HMO medical plans. (If you enroll in a local HMO plan not administered by BCBSTX, contact your HMO provider for behavioral health coverage information.)

Behavioral health services may or may not be covered based on diagnosis, type of service, source of referral, treatment setting, and type of provider. Some services may be covered at certain settings (such as at a counselor's office) and not covered in a more intensive setting. Contact BCBSTX for details about covered services and finding in-network providers.

What You Pay for Care

Deductibles and out-of-pocket maximums for behavioral health are combined with the medical deductibles and out-of-pocket maximums.



As of January 1, 2026

 [BCBSTX.com](https://www.bcbstx.com)

 [1-866-491-4911](tel:1-866-491-4911)

Dedicated Sysco hours:
M-F, 7 a.m.-6 p.m. Reps
available 24/7, excluding
holidays



Virtual Behavioral Health

When you enroll in a Sysco-sponsored national medical plan, you have access to virtual behavioral health services through MDLive, as of January 1, 2026.

Virtual Behavioral Health Services through MDLive offers you behavioral health counseling via online or video from the privacy and comfort of your own home. You choose from board-certified psychiatrists, licensed psychologists, therapists, or counselors and select the care provider who is right for you.

You can talk to the same therapist each time you schedule a visit, and your therapist can help you with issues such as depression, anxiety, eating disorders, grief, family difficulties, and more. Appointment times through the Virtual Behavioral Health Services are available [when] and [how].

What You Pay for Care

The cost of medical consultations with a doctor will be the same as a PCP or Specialist office visit for your individual plan. For more details about cost, see the Medical section of this Guide.

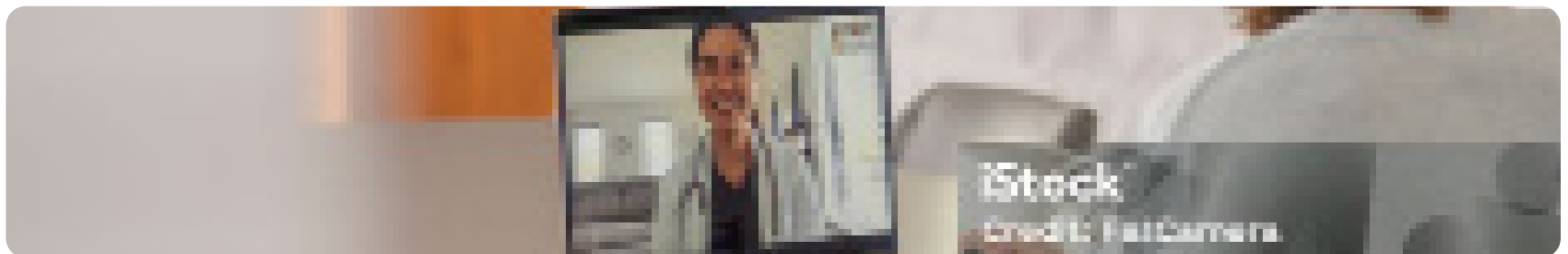
MD Live

By EVERNORTH

As of January 1, 2026

 [MDLive.com](https://www.mdlive.com)

 [1-888-555-5555](tel:1-888-555-5555)





Specialty Health and Wellness Programs

As part of your Sysco-sponsored national medical plan, you have access to additional programs and resources, most at no cost to you. These are the programs as of January 1, 2026.

Specialty Health Program

- [Lantern](#) provides access to **affordable care for planned surgical procedures**, covering most costs associated with surgeries.
- A **no-cost physical therapy** program through [Thrive](#) guides you through personalized care with a virtual dedicated physical therapist.
- [Bloom](#) addresses **women's pelvic health disorders** through virtual care.
- The **cancer care program** through [AccessHope](#) connects you with specialists who will help you navigate your diagnosis and treatment.

For more details on each of these programs, visit SyscoBenefits.com.



Wellness Programs

If you enroll in a Sysco-sponsored national medical plan, you can also take advantage of these wellness programs:

- Tobacco cessation [\[TBD\]](#)
- Coaching [\[TBD\]](#)

Houston Colleagues Only

Sysco colleagues working in the Houston, Texas area are eligible to join the SyscoFit Fitness Center at GSC (Global Service Center). SyscoFit costs \$6 per paycheck. Contact denzel.motley@sysco.com for more information or go to the [Sysco Onsite Fitness Center](#) page on SyscoBenefits.com.



Prescription Drug Coverage

As of January 1, 2026, prescription drug coverage provided by Capital Rx and is included with all four of the Sysco-sponsored medical plans.

Capital Rx's network of pharmacies includes CVS Pharmacy as well as hundreds of non-CVS locations such as Costco, Sam's Club, Target, Walgreens, Walmart, and most major grocery chain pharmacies.

Sysco uses the [\[name of preferred drug list\]](#), which means that certain medications, supplements, and products are available at no cost.



As of January 1, 2026

 cap-rx.com

 **1-833-463-1674**

24/7



iStock
Credit: A



Prescription Drug Plan Comparison

All four plan options provide prescription drug coverage, but there are some important differences:

- Under the HSA plan, you pay the full cost of all non-preventive prescriptions until you meet your deductible. Then the plan begins paying a portion of the costs.

Under the Basic, PPO, and the National HMO plans, the plan pays a portion of your prescription drug costs whether you have met the medical deductible or not.

Scan this QR code for more details about your prescription drug coverage.



| Feature | Basic Plan | HSA Plan | PPO Plan | National HMO Plan |
|---|------------------------------|--|------------------------------|------------------------------|
| Pharmacy-Filled Generic (30-day supply) | \$12 copay | \$12 copay after deductible | \$12 copay | \$12 copay |
| Pharmacy-Filled Formulary (30-day supply) | 30% (\$40 min/\$80 max) | 30% after deductible (\$40 min/\$80 max) | 30% (\$40 min/\$80 max) | 30% (\$40 min/\$80 max) |
| Pharmacy-Filled Non-Formulary (30-day supply) | 50% (\$80 min/\$160 max) | 50% after deductible (\$80 min/\$160 max) | 50% (\$80 min/\$160 max) | 50% (\$80 min/\$160 max) |
| Value Drugs [name TBD] | \$0 copay | \$0 copay | \$0 copay | \$0 copay |
| Mail Order Generic (90-day supply) | \$30 copay | \$30 copay after deductible | \$30 copay | \$30 copay |
| Mail Order Formulary (90-day supply) | 30% (\$80 min/\$160 max) | 30% after deductible (\$80 min/\$160 max) | 30% (\$80 min/\$160 max) | 30% (\$80 min/\$160 max) |
| Mail Order Non-Formulary (90-day supply) | 50% (\$180 min/\$350 max) | 50% after deductible (\$180 min/\$350 max) | 50% (\$180 min/\$350 max) | 50% (\$180 min/\$350 max) |



Dental

As of January 1, 2026, Dental plan coverage is provided by Delta Dental. You have two dental options:

- Basic plan
- Premium Plan

Both plans allow you to see any dentist, but your costs will be lower if you receive care from a Delta Dental in-network dentist. Go to deltadental.com/findadentist to find a dentist near you.

Dental Plan Comparison

The main difference between the plans is the deductibles, out-of-pocket maximums, and orthodontia coverage. The chart below shows how the plans cover in-network dental services.

| Feature | Premium Option | Basic Option |
|------------------------------------|--|--|
| Deductible | \$50 individual \$150 family | \$100 individual \$300 family |
| Calendar Year Maximum | \$2,500/person | \$1,250/person |
| Diagnostic and Preventive Services | Covered at 100% (no deductible) | Covered at 100% (no deductible) |
| Basic Services | Plan pays 80% after deductible | Plan pays 80% after deductible |
| Major Services | Plan pays 50% after deductible | Plan pays 50% after deductible |
| Orthodontia | Plan pays 50% up to a lifetime maximum of \$1,500 Dependent children and adults | Plan pays 50% up to a lifetime maximum of \$1,000 Dependent children up to age 19 |



As of January 1, 2026

 deltadental.com

 **1-800-589-4712**

M-F, 7 a.m.-7 p.m. CT



To learn more about the plans, to the Dental plan page on SyscoBenefits.com or scan the QR code. Costs for dental coverage are shown when you enroll through the online Sysco Benefits Center.



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. To locate a VSP provider, go to [vsp.com](https://www.vsp.com).

Use your Sysco VSP exclusive [member discounts](#) and extras to save even more.

Vision Plan Comparison

Here's what you pay for **in-network** vision care. For a more detailed plan summary, click [here](#).

| Feature | Basic Plan | HSA Plan |
|--------------------------------------|---|--|
| Routine Eye Exam Every Calendar Year | \$10 copay | \$50 allowance |
| Frames | 25 copay \$230 frame allowance 20% savings over allowance | 10% after deductible |
| Standard Lenses | \$25 primary care provider (PCP) \$75 specialist | Single: \$50 Bifocal: \$75 Trifocal: \$100 (allowance per year) |
| Contacts—Medically Necessary | \$25 copay | \$300 allowance per year |
| Contacts—Cosmetic | \$180 allowance per year applied to contact lenses and contactlens exam | \$120 allowance per year |
| Discounts | Discounts on laser vision correction and soft contact lenses. | |

vsp
vision care

 [vsp.com](https://www.vsp.com)

 1-800-877-7195



To learn more about the Vision plan, go to the Vision page on [SyscoBenefits.com](https://www.SyscoBenefits.com) or scan the QR code. Costs for vision coverage are shown when you enroll through the online [Sysco Benefits Center](#).



Savings & Spending Accounts

Savings and spending accounts allow you to save tax-free money to pay for eligible healthcare and to help healthcare and dependent care expenses. Sysco offers these savings and spending accounts:


- [Health Savings Account \(HSA\)](#)
- [Health Care Flexible Spending Account \(HCFSA\)](#)
- [Limited Purpose Flexible Spending Account \(LPFSA\)](#)
- [Dependent Care Flexible Spending Account \(DCFSA\)](#)

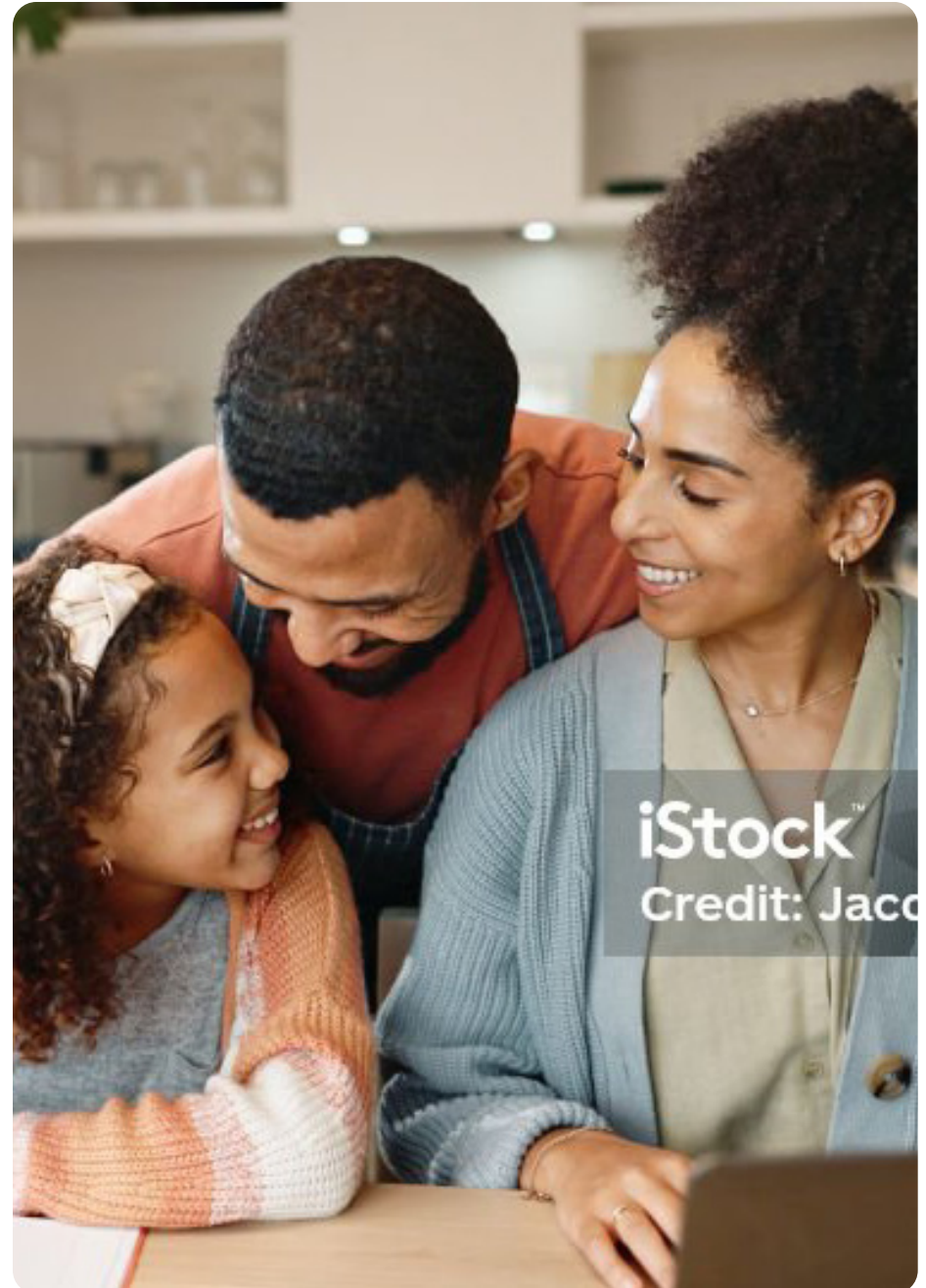
As of January 1, 2026, all four accounts are administered by HealthEquity®.

HealthEquity®

As of January 1, 2026

 healthequity.com

 **1-800-877-7195**
M-F, 7 a.m.-7 p.m. CT





Savings & Spending Accounts Comparison

The IRS has rules about eligible expenses. Learn more at [IRS.gov](https://www.irs.gov) or speak with your tax advisor.

| | Basic Plan | HSA Plan | PPO Plan | National HMO Plan |
|--------------------------|---|---|---|---|
| Eligibility | Colleagues enrolled in the HSA plan | Colleagues enrolled in the Basic plan, PPO plan, and National HMO plan, or if you do not enroll in a Sysco-sponsored national medical plan | Colleagues enrolled in the HSA plan | All colleagues |
| Eligible Expenses | Qualified medical, prescription, plan deductibles, copays, coinsurance, and other eligible expenses for you and your covered dependents | Qualified medical, prescription, dental, and vision deductibles, coinsurance, copays, and other eligible expenses for you and your covered dependents | Qualified dental and vision expenses for those who are enrolled in the HSA plan only | Eligible day care expenses, such as licensed day care centers, family or adult day care facilities, babysitters and day camps for children under age 13 and disabled dependents of any age Cannot be used to pay for medical expenses |
| 2026 Contribution Limit | \$4,400/individual coverage* \$8,750 for family coverage* | \$3,300 | \$3,300 | \$7,500 |
| Sysco's Contribution | \$500/individual coverage \$1,000/family coverage | N/A | N/A | N/A |
| "Use It or Lose It" Rule | None Rollover your entire balance from year-to-year Account is yours to keep, even if you leave Sysco | Forfeit any unused funds on December 31 If you enroll for 2026, you can carry over up to \$660 from 2026 to pay for expenses incurred in 2027 | Forfeit any unused funds on December 31 If you enroll for 2026, you can carry over up to \$660 from 2026 to pay for expenses incurred in 2027 | Forfeit any unused funds on December 31 |

*Colleagues who will be age 55 or older in 2026 can contribute an additional \$1,000 in catch-up contributions.

**If you and your spouse file separate federal tax returns, the limit is \$3,750.



Employee Assistance Program (EAP)

The Employee Assistance Program (EAP), offered through [SupportLinc](#) as of January 1, 2026, provides you and your family members with emotional well-being support and counseling, legal and financial services, and other daily life assistance resources. SupportLinc is a no-cost, confidential program available to you and your family 24 hours a day, 365 days a year.

EAP services are completely confidential and available to you and your family members, even if you're not enrolled in a Sysco-sponsored national medical plan. Sysco covers 100% of the cost.

SupportLinc ensures no one will know you have accessed the program without your written permission except as required by law.



As of January 1, 2026

supportlinc.com

1-800-699-9868

24/7



Access counseling sessions in person or via video to discuss topics such as:

- ✓ Depression
- ✓ Stress
- ✓ Anxiety
- ✓ Grief
- ✓ Work-related pressures
- ✓ Relationship problems
- ✓ Substance use
- ✓ Emotional health concerns

What the EAP Offers

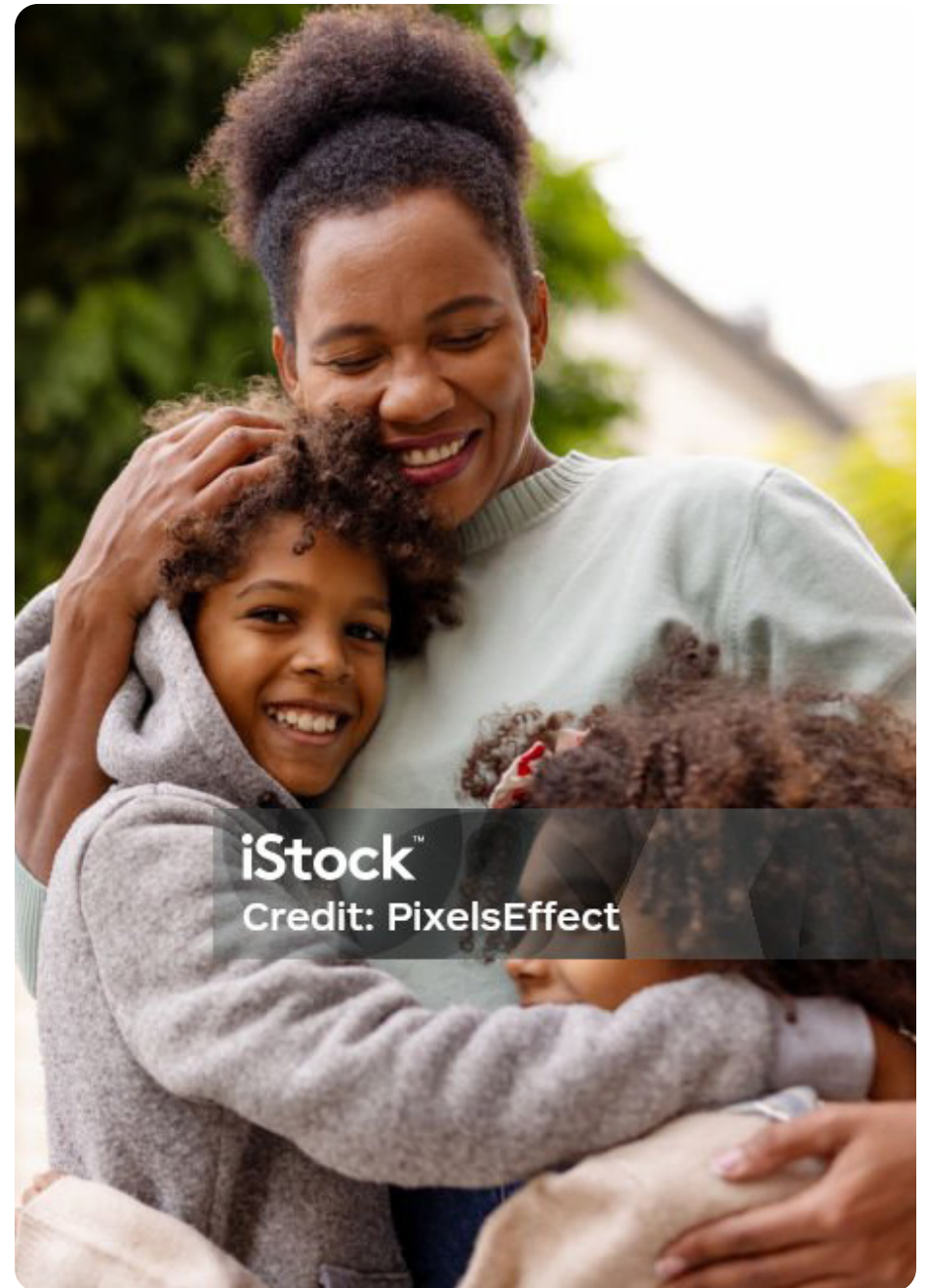
| | |
|---|--|
| In-the-Moment Support | Reach a licensed clinician by phone 24/7/365. |
| Short-term counseling | Access no-cost in-person or virtual (video) counseling sessions. |
| Coaching | Get assistance from a Coach to boost your emotional fitness, learn healthy habits, establish new routines, build your resilience, and more |
| Work-life benefits | Receive expert consultations for financial and legal issues. Work-life consultants also provide referrals that help address everyday needs such as child or elder care, pet care, home improvement, auto repair, travel, education, and housing needs. |
| Mindstream™ (a fitness studio for your mind) | Engage with a session anytime and anywhere. Return daily to track progress and discover new releases. |



To learn more about the EAP, go to the [EAP page](#) on SyscoBenefits.com or scan the QR code. To download the SupportLinc eConnect® mobile app, visit the Apple/iTunes or Google Play app store. Your group code is: **Sysco**.



Protection





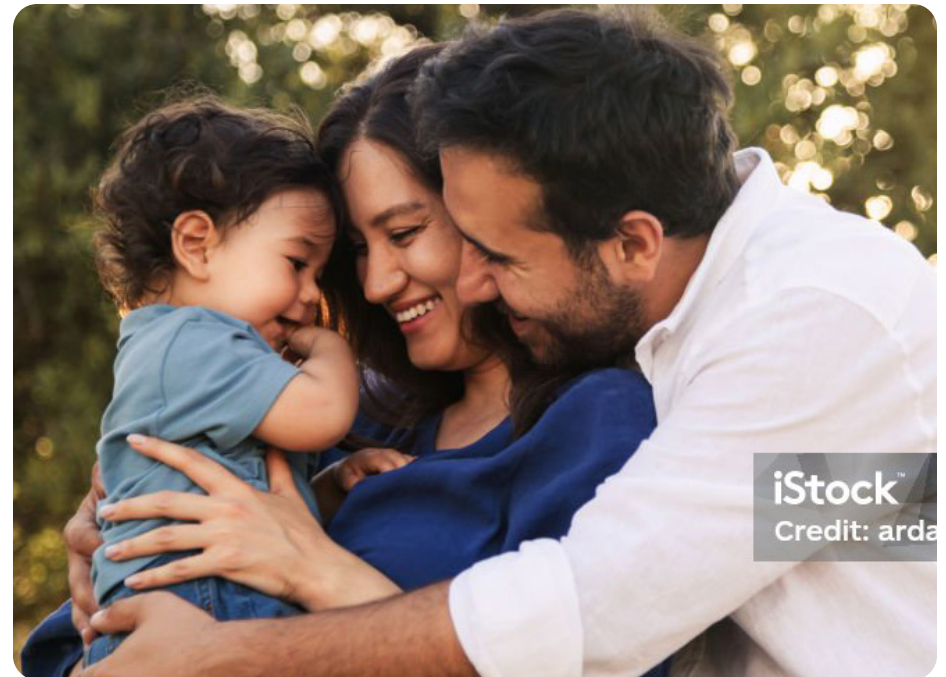
Life and Accidental Death & Dismemberment

Sysco's Life and Accidental Death & Dismemberment (AD&D) Insurance plans are provided through MetLife. Life Insurance benefits are paid to your beneficiary if you die or to you if a covered dependent dies. AD&D Insurance offers protection if you're seriously injured or die as a result of a covered accident. Benefits are paid to you if you're injured or to your beneficiary if you die.

Basic Life and Basic AD&D

Sysco pays the full cost of your [Basic Life and Basic AD&D Insurance](#), and benefits are automatically provided to you as an eligible Sysco colleague. Sysco pays the full cost of coverage.

| Basic Life | Basic AD&D |
|---|--|
| New Hires: Coverage equal to PLACEHOLDER | New Hires: Coverage equal to PLACEHOLDER |
| Current Colleagues: Coverage equal to 1.5x your previous year's eligible earnings (rounded up to the nearest \$1,000), up to a maximum of \$225,000 | Current Colleagues: Coverage equal to your previous year's eligible earnings (rounded up to the nearest \$1,000), up to a maximum of \$150,000 |



 [metlife.com/info/sysco](https://www.metlife.com/info/sysco)

 **1-800-MET-6420**
(1-800-638-6420, option 2)





Supplemental Life and Voluntary AD&D

Sysco also offers Supplemental Life insurance and Voluntary AD&D coverage. You can elect coverage for your eligible dependents even if you choose not to cover yourself. You pay the total cost of Supplemental Life insurance and Voluntary AD&D coverage through payroll deductions, and paycheck costs are based on the enrollee's age. You may be required to provide Evidence of Insurability to purchase Supplemental Life Insurance.

| Supplemental Life | | |
|--------------------------|--|---------------------------|
| | Coverage Amounts | Purchase in Increments of |
| Colleague | One (1) to eight (8) times your eligible earnings, up to \$1,750,000 (exclusive of basic life insurance). | N/A |
| Spouse/ Domestic Partner | From \$10,000 to \$150,000 | \$10,000 |
| Child(ren) | From \$2,500 to \$15,000 | \$2,500 |
| Guaranteed Issue | For you: Lessor of 5x annual earnings or \$500,000 Spouse: Up to \$50,000 | |
| Colleague | From \$10,000 to \$1,000,000 | \$10,000 |
| Family | From \$10,000 to \$1,000,000 <ul style="list-style-type: none">• Spouse coverage = 50% to 60%• Child coverage = 15% to 20%• • Maximum amount for any child is \$50,000 | \$10,000 |

Costs

You can find the cost of coverage for Supplemental Life and Voluntary AD&D in the online [Sysco Benefits Center](#) when you enroll.



Disability Coverage

Sysco offers [disability coverage](#) to protect your income if you are unable to work due to illness or an injury. Our Short-Term Disability (STD) and Long-Term Disability (LTD) plans are administered by The Hartford.

The company pays the full cost of STD coverage for all colleagues and the full cost of LTD coverage for colleagues at most Sysco locations.

| Plan | Benefit |
|--|--|
| Short-Term Disability | <i>Less than two years of service:</i> 50% of eligible earnings <i>Two or more years of service:</i> 60% of eligible earnings |
| Long-Term Disability Pay benefits for an eligible disability that lasts more than 180 days | 60% of basic pre-disability monthly eligible earnings, up to a monthly maximum of \$5,000 |

For more information on both plans, visit the [Disability](#) page on [SyscoBenefits.com](#).



The Hartford



mybenefits.thehartford.com/login



1-877-215-3440





Leaves of Absence

Sysco offers [leaves of absence](#) if you need time away from work, whether it's to recover from an illness or injury, care for a sick family member, or welcome a new addition to your family. Leaves are managed through The Hartford and coordinated with the Family Medical Leave Act (FMLA) requirements and any state-paid benefits you may be eligible to receive.

| Type of Leave | Who It Supports | Benefit/Duration |
|------------------------|--|---|
| Pregnancy Leave | Birth mothers taking time off to recover after childbirth. | 6 weeks with full pay following birth, coordinated with STD benefits and FMLA |
| Parental Leave | Eligible colleagues who are birth parents or become parents through adoption or surrogacy. | 10 days or 80 hours following birth, adoption, or surrogacy – must be used within 6 months of birth or adoption |

Requesting a Leave and More Information

To request a leave, call The Hartford at **1-877-215-3440**. If it is your first time going on a leave, go to thehartford.com/mybenefits to register for an account first.

If you aren't sure you are eligible for a leave (or sure a leave applies to your situation), contact The Hartford. They'll answer your questions and tell you which types of leave you may be eligible for, including federal, state, and Sysco leave benefits.

For more information on leaves, see the [Leaves of Absence](#) page on SyscoBenefits.com.

**The Hartford**mybenefits.thehartford.com/login**1-877-215-3440**

Paid Time Off

Sysco offers the following paid time off:

- ✓ Vacation days
- ✓ National holidays observed by Sysco
- ✓ Sick leave
- ✓ Floating holidays
- ✓ Jury duty
- ✓ Bereavement
- ✓ And for voting

You can find more information in [The Dish](#).



Critical Illness, Hospital Indemnity, & Accident Plans

Sysco offers Hospital Indemnity, Critical Illness, and Accident Plan benefits through Aetna that help you cover out-of-pocket costs when you or a family member is hospitalized, diagnosed with a covered critical illness, or experiences a serious accident. The payment these benefits provide is in addition to any other insurance you have and is yours to spend as you choose for medical treatment or everyday expenses.

You do not have to enroll in a Sysco-sponsored national medical plan enroll in these coverages.



 [aetna.com](https://www.aetna.com)

 **1-833-361-0223**



| | Critical Illness | Hospital Indemnity | Accident Plan |
|---|--|---|--|
| How the plan works | Pays a lump-sum benefit directly to you if you or a covered family member is diagnosed with a critical illness (i.e., cancer, heart attack or stroke). | Pays a cash benefit directly to you when you are injured in an accident and require medical treatment. | Pays you and your covered dependents a benefit when you are admitted to a hospital. |
| What the benefit pays | Benefits are paid as a percentage based on the coverage amount you elect and the diagnosis. | The plan pays \$2,000, plus an additional \$400 per day benefit for Intensive Care Unit (ICU) hospitalization. For all other types of hospitalizations, the plan pays \$1,000, plus an additional \$200 per day for up to 30 days in a row. | The amount of your benefit is determined by your injury and the type of treatment you receive. |
| Portability (take the benefit with you if you leave Sysco) | Yes | | |

Costs and Additional Coverage details

You can find the cost of coverage these benefits in the [Sysco Benefits Center](#) when you enroll. Additional details, including plan summaries about the [Hospital Indemnity](#), [Critical Illness](#), and [Accident Plans](#), can be found on [SyscoBenefits.com](#).



Voluntary Benefits

Sysco offers these voluntary benefits for your well-being and security. You pay the full cost of these voluntary benefits. Costs can be found in the online [Sysco Benefits Center](#).

Legal Insurance

Legal insurance, provided through ARAG, helps you address common legal issues, such as creating a will, fighting a traffic ticket, or dealing with a difficult landlord. If you enroll, you will be connected with a network attorney, and most services are 100% paid-in-full. Go to the [Legal Insurance page](#) on [SyscoBenefits.com](#) for more details.

Identity Theft Protection

IDWatchDog provides Sysco's Identity Theft Protection Plan. This plan monitors your credit and helps you better protect your online identity. Go to the [Identity Theft Protection Plan](#) page on [SyscoBenefits.com](#) for more details.

Home & Auto

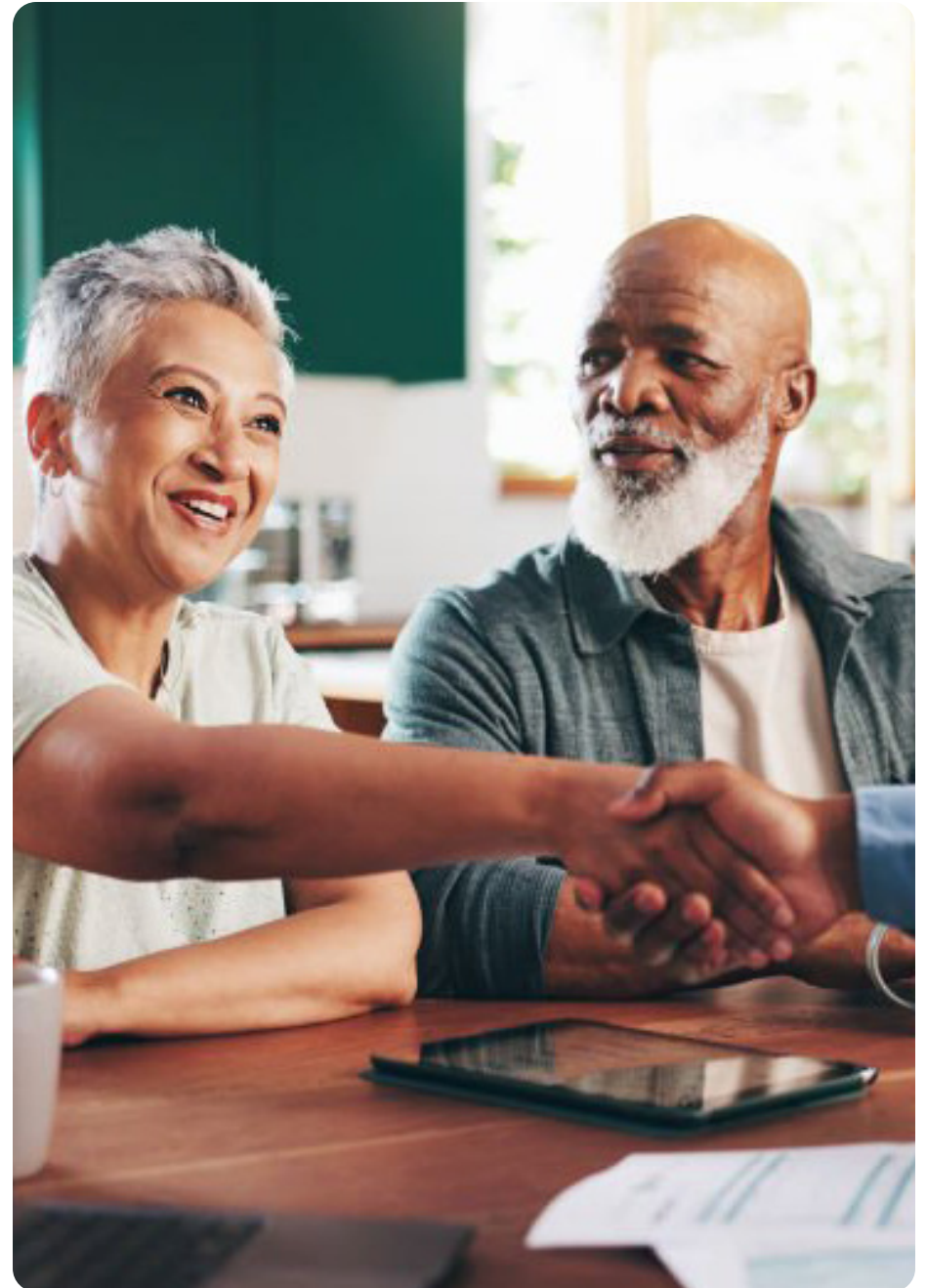
Sysco provides special group rates and discounts on auto, home, renters, and other coverage through Farmers Insurance. Call Farmers at **1-800-854-6011** for a free review and insurance quote.

Pet Insurance

Get help paying vet bills for your four-legged family members through MetLife [Pet Insurance](#). Plan benefits include coverage for accidents and illness, preventive care visits and services, and coverage for pre-existing conditions. To enroll, go to [metlife.com/getpetquote](#) or call **1-800-GET-MET8 (1-800-438-6388)** and provide Sysco Corporation as your employer.



Retirement & Savings





401(k) Plan

To help you build your retirement savings, Sysco offers a generous 401(k) plan through Fidelity with automatic and company matching contributions. You can make both pre-tax and Roth 401(k) contributions.

Eligibility

All non-union colleagues at Sysco Corporation and its participating subsidiaries can participate. Colleagues whose collective bargaining agreements provide for participation are also eligible at the times outlined in their agreements.

Enrollment

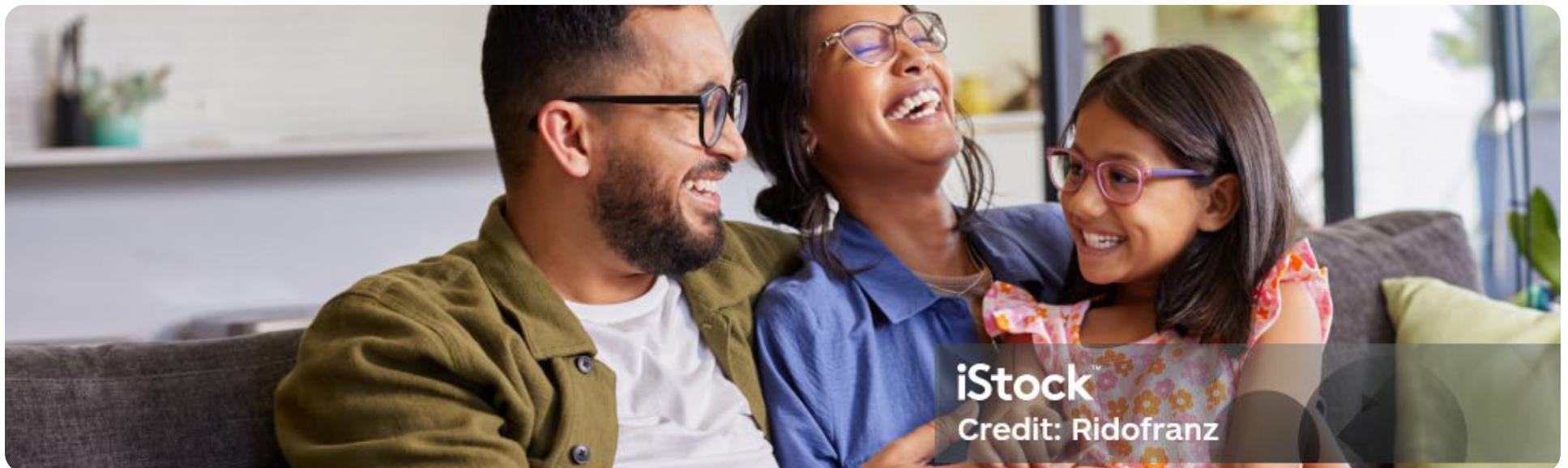
If you're eligible, you're automatically enrolled in the 401(k) on the first of the month on or following 60 days of employment at a contribution rate of 3% of eligible pay. As part of automatic enrollment, you're also enrolled in the automatic annual increase program (AIP), which increases your contribution by 1% each year until you reach 6%.

To change your 401(k) contributions, including your automatic enrollment, log in to Fidelity NetBenefits.com

Fidelity NetBenefits®

 NetBenefits.com

 **1-800-635-4015**





Your Contributions

You can contribute from **1% to 50%** of total eligible pay in **combined** pre-tax and Roth contributions, up to the Internal Revenue Service (IRS) annual limit of \$23,500 in 2025 (\$32,500 for individuals age 50 and older – and \$35,700 for those aged 60-63 – who make catch-up contributions).

There are two ways to make contributions:

- **Before-tax**, which means your contributions are deducted from your paycheck before any taxes are calculated to help you save on taxes.
- **After-tax** through a Roth 401(k) account, which means you pay taxes on the money going into the account now, but not when you withdraw the money in retirement.

You can change your investments and contribution rates at any time.

Company Contributions

1. **Automatic** – On the first of the month coincident with or following 60 days of employment, Sysco automatically contributes an amount equal to 3% of your eligible pay to your 401(k) account every pay period.
2. **Matching** – In addition to the automatic contributions, Sysco makes employer-matching contributions annually to encourage you to contribute to your retirement savings plan. The Company contributes 50 cents for every dollar you contribute to the plan up to 6% of your eligible pay.

Vesting

You are immediately vested (you own the funds, and they are yours to keep) in your own contributions. Company matching contributions made to your account vest over time. To learn more about vesting, log in to Fidelity [NetBenefits.com](https://netbenefits.com).

Investment Options

The 401(k) plan offers a variety of investment options. Log in to [NetBenefits.com](https://netbenefits.com) to learn about your options or call **1-800-635-4015**.





Employee Stock Purchase Plan

Sysco gives you the opportunity to gain ownership in the company through the Employee Stock Purchase Plan (ESPP) by buying Sysco stock at a 15% discount.

Sysco colleagues who are regularly scheduled to work more than 20 hours per week for more than five months a year are eligible to participate.

How the Plan Works

1. **Enroll in the plan** through Fidelity at NetBenefits.com.
2. **Enter the percentage (1% - 10%) of pay** you want to have deducted to purchase Sysco stock, up to an annual value of \$25,000.
3. **Contributions are deducted from your paycheck** and used to purchase stock after each quarterly offering period.
4. **Your shares are deposited into your individual Fidelity brokerage account** for you to keep, sell, or after the required two-year transfer period, transfer to another account.

Learn More

Go to the Employee Stock Purchase Plan page on SyscoBenefits.com or visit NetBenefits.com.

Fidelity NetBenefits®

 NetBenefits.com

 **1-800-635-4015**



Colleague Discounts

All Sysco colleagues can advantage of thousands of discounts from your favorite merchants on items like cars, computers, TVs, travel, tickets, apparel, and more through Perks at Work. Visit perksatwork.com for more details.

College Savings

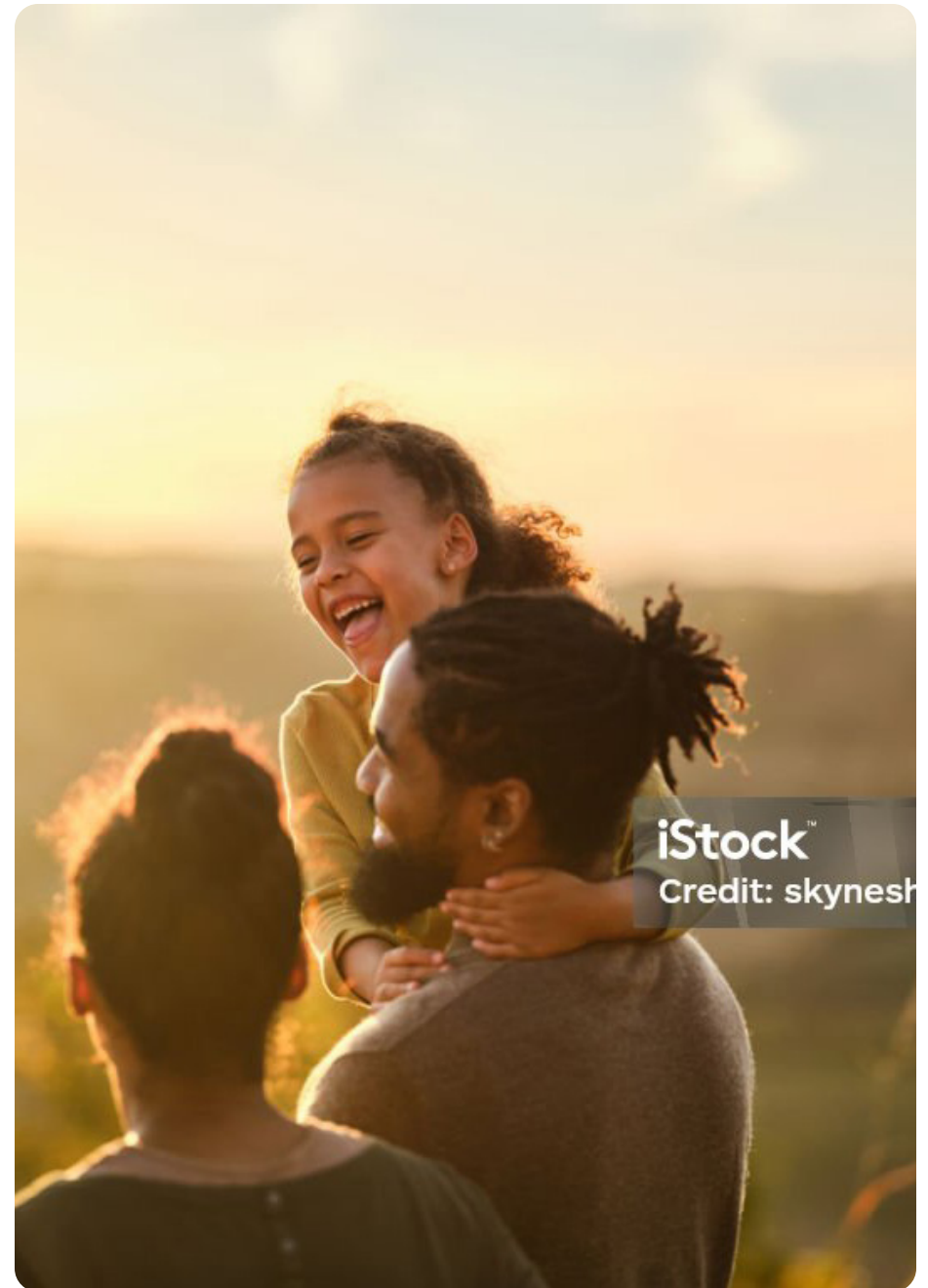
Fidelity can help you set up a 529 college savings plan to pay for college expenses. More resources are available at Fidelity.com/college.



iStock™
Credit: FG Trade Lati



Benefits Contacts














iStock™
Credit: skynesh



















Benefits Contacts









This is the benefits contact information as of January 1, 2026.

| Benefit | Provider | Group Number(s) or Access Code | Contact Information | Apps | |
|--|--|-----------------------------------|--|---|---|
| | | | | Apple Store | Google Play |
| Sysco Benefits Center <ul style="list-style-type: none">• Enroll or change benefits• Benefits eligibility• Qualifying life events• COBRA | N/A | N/A | 1-800-557-9726 syscototalrewards.com |  | |
| Medical | BlueCross BlueShield of Texas (BCBSTX) | | 1-866-491-4911 BCBSTX.com |  |  |
| Telehealth / Virtual Behavioral Health | MDLive | N/A | 1-866-491-4911 24/7/365 excluding company-recognized holidays MDLive.com | | |
| Health Advocacy Services (HAS) | BlueCross BlueShield of Texas (BCBSTX) | | [placeholder phone] BCBSTX.com |  |  |
| Prescription Drug Coverage | Capital Rx | | 1-833-463-1674 24/7 cap-rx.com |  |  |
| Dental | Delta Dental | | 1-800-589-4712 M-F, 7 a.m.-7 p.m. CT deltadentalins.com |  |  |
| Vision | VSP | | 1-800-877-7195 vsp.com |  |  |



| Benefit | Provider | Group Number(s) or Access Code | Contact Information | Apps | |
|---|---------------|-----------------------------------|---|---|---|
| | | | | Apple Store | Google Play |
| Health Savings Account | HealthEquity® | | 1-866-346-5800 M-F, 7 a.m.-7 p.m. CT healthequity.com |  |  |
| Flexible Spending Accounts | HealthEquity® | | 1-866-346-5800 M-F, 7 a.m.-7 p.m. CT healthequity.com |  |  |
| Employee Assistance Program | SupportLinc | | 1-800-699-9868 24/7 supportlinc.com |  |  |
| Life Insurance | MetLife | | 1-800-638-6420 , option 2 metlife.com/info/sysco |  |  |
| Accidental Death & Dismemberment | MetLife | | 1-800-638-6420 , option 2 metlife.com/info/sysco |  |  |
| Critical Illness, Hospital Indemnity, and Accident Insurance | Aetna | | 1-833-361-0223 aetna.com |  |  |
| Legal Insurance | ARAG | | 1-800-247-4184 araglegal.com | | |
| Identity Theft Protection | Experian | | 1-877-890-9332 experian.com |  |  |
| Home & Auto | Farmers | | 1-800-854-6011 farmers.com/claims |  |  |



| Benefit | Provider | Group Number(s) or Access Code | Contact Information | Apps | |
|----------------------|----------|-----------------------------------|---|---|---|
| | | | | Apple Store | Google Play |
| Pet Insurance | MetLife | Sysco Corporation | 1-800-438-6388 metlife.com/getpetquote |  |  |
| 401(k) | Fidelity | | 1-800-635-4015 NetBenefits.com |  |  |
| ESPP | | | 1-800-635-4015 NetBenefits.com |  |  |
| College Savings Plan | | | 1-800-635-4015 NetBenefits.com |  |  |