



BAGEL BRANDS BENEFITS



Medical & Supplemental Insurance

- Medical/Rx, Dental and Vision Insurance
- HSA (Health Savings Account) - An alternative to a traditional medical insurance plan.
- FSA (Flexible Spending Account)^M - Employee sponsored spending accounts that allow you to set aside pre-tax dollars for medical and dependent care expenses.
- FlexAccess Rx^M - a coupon program for certain specialty drugs.
- Voluntary Life Insurance
- Voluntary Critical Illness, Accident and Hospital Indemnity Insurance
- Short-Term Disability^{**}
- Long-Term Disability
- Pet Insurance^{*}
- Travel Assistance

2024 Plan Enhancements!

- **No increase in premiums** for Medical, Dental and Vision
- **Lower deductibles and out-of-pocket max** for all medical plans
- FSA rollover for eligible participants
- Additional support for diabetic care

Company-Matched Retirement Planning

- 401k^{*\$} (must be 21+ and employed for 3+ months)
- Non-Qualified Deferred Compensation^{\$}

Mental Health & Wellness

Employee Assistance Program^{*}

For the times in life when you might need help coping or figuring out what to do, EAP can guide you.

- Depression, grief, loss and emotional well being
- Family, marital and other relationship issues
- Life improvement and goal-setting
- Online will preparation
- Addictions such as alcohol and drug abuse
- Stress or anxiety with work or family
- Financial and legal concerns
- Identity theft and fraud resolution

Learn to Live^{*}

Your mental health and well-being resource, Learn to Live offers free, 100% confidential online programs for stress, anxiety and worry, depression, social anxiety, insomnia and substance use.

Employee Discounts^{*}

Having fun, getting away and saving money are important for your well-being. Tickets at Work provides access to thousands of exclusive travel and entertainment discounts. Sprint Perks and Quicken Loans discounts are also available.

Hinge Health^M

For those suffering from back and joint pain, Hinge Health offers a digital musculoskeletal customized care health plan. Your personalized health coach or physical therapist will guide you through exercise therapy in the app.

Commuter Benefits Program^{*}

Save on everyday commuting costs! Use pre-tax dollars from your paycheck to cover eligible transit and parking expenses.

Personal Growth

- ReThink (ReThink Care) - e-learning and clinical support for children and adults with developmental disabilities. Provides parent and caregiver support as well.
- Omada^M - online weight loss program
- Adoption Assistance
- Tuition Reimbursement

Find out more at:

bagelbrands.learnyourbenefits.com



*All full-time and part-time employees are eligible.
**Bakers who work +15 hours per week are also eligible.
^MMust be enrolled in a medical health plan to participate.
^{\$}Company Match - The company matches \$0.25 for every \$1.00 you contribute, up to 1.25% of your earnings.