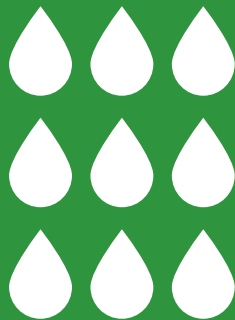


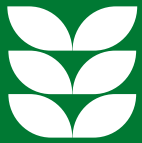
2025
Hawaii Benefits Guide

Explore.
Engage.
Enroll.



Discover benefits that are
right for you.





Welcome to Simplot Benefits

Simplot offers a menu
of benefits to support
you and your family.



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Enrollment

Follow these steps to choose Simplot benefits for your physical, financial and overall well-being.

Explore

Your Options

Read This Guide

Learn about your benefits and how to enroll. Then look inside your packet for other important details.

Visit simplotbenefits.com

Find everything you need in one convenient spot.

- **Explore** all your Simplot benefits.
- **Discover** a variety of wellness programs.
- **Review** program eligibility rules.
- **Find** plan guides and documents.
- **Learn** how your benefits can change or support you when life happens (marriage, having a baby, getting injured, etc.).
- **Download** Evidence of Insurability (EOI) forms.

Feel free to share the link with your family!

Engage

In Who to Cover

Most employees are eligible to participate in the J.R. Simplot Company Group Health & Welfare Plan. See the enrollment letter included with this guide for your eligibility details.

If you're eligible, you can cover your **legal spouse** and **your children** under age 26, including:

- Biological children and stepchildren.
- Adopted children or children placed for adoption.
- Adult children until they reach the end of the month of their 26th birthday.
- Your or your spouse's child of any age who becomes disabled while they're enrolled in the plan and is dependent upon you.

Enrolling Dependents?

Be prepared to **provide proof of their eligibility** — a marriage or birth certificate, for example — **within 75 days**. For the list of documents you can submit, visit the Resources tab at simplotbenefits.com. Keep in mind: If you miss the deadline, your family members will not be covered.

If You Don't Enroll

If you do not enroll by the deadline, you will not be allowed to enroll in most benefits until the next Annual Enrollment period, unless you experience a qualified change in status event.



Enroll

Within 30 Days

You have 30 days following your date of hire or eligibility to choose benefits for the first time. See your enrollment letter or log in to the Empyrean Benefits Enrollment System to confirm your enrollment deadline. Then choose how you want to enroll.

Online

Enroll at employee.simplot.com > **Empyrean Benefits Enrollment** tile. Have your Simplot login and password ready.

By Phone

Call **800-254-3252**, Monday through Friday, 6 a.m. to 6 p.m. MT. Representatives can help you in English, Spanish and other languages.

By Appointment

Schedule a time for a Benefits Service Center representative to call and help you enroll by phone. Go to employee.simplot.com > **Empyrean Benefits Enrollment** tile and click **Help** in the upper-right corner. Then click **Schedule a Callback**.

By Mobile App

Download EmpyreanGO from the [Apple App Store](#) or [Google Play](#).

Don't Forget to Confirm Your Elections

Submit your elections and print your Confirmation Statement. Your enrollment isn't complete until you confirm your elections.



After You Enroll

Depending on the benefits you choose, you may need to take action before or after your new coverage is ready.

If You ...	Complete These Steps:
Add Family Members to Your Coverage	Provide the required documents to show proof of their eligibility within 75 days. For the list of documents you can submit, visit the Resources tab at simplotbenefits.com . If you miss the deadline, your family members will not be covered.
Choose Voluntary Life Insurance	<ul style="list-style-type: none">Follow instructions if you're asked to provide Evidence of Insurability.Name the person, or people, you'd want to receive the benefit if something happens to you. Name your beneficiaries through employee.simplot.com > Empyrean Benefits Enrollment tile.
Participate in the Retirement Plan	Visit rps.troweprice.com or download the T. Rowe Price Personal® app to enroll and name your beneficiaries.

When Coverage Begins

Let's say you join Simplot on June 15. Here's when you can enroll and when your coverage begins:

June 15	July 1	July 15	July 16
The enrollment system is open.	Your coverage begins.	Your enrollment deadline.	System is closed.



Making Benefit Changes

The benefits you choose generally stay in effect through December 31. Here's when you can make changes.

During the Year

You can make certain benefit changes during the year if something big happens. For example:

- You get married or divorced.
- You have a baby, adopt a child or place a child for adoption.
- Your dependent gains or loses other coverage.
- A dependent stops being eligible for coverage.
- Your spouse or dependent passes away.

This is known as a qualified change in status. If you have a qualified change in status, **you have 30 days following the event, in most cases, to make a change in your benefits.** If you do not make changes within the required time frame, you'll have to wait until the next Annual Enrollment period to make changes.

For a complete list of qualified events, see the Summary Plan Description posted under the Documents section of simplotbenefits.com. If you have questions, contact the Simplot Benefits Service Center.

During Annual Enrollment

Once a year, you have the chance to enroll in or change your benefits for the next year. Annual Enrollment usually happens in the late fall or early winter.

Special Enrollment Opportunities

Simplot provides a special enrollment opportunity if you or your eligible dependents:

- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible.
- Become eligible for a state's premium assistance program under Medicaid or CHIP.

For these enrollment opportunities, you must **take action within 60 days** of the date of the Medicaid/CHIP eligibility change to enroll in Simplot benefits.



Health

Simplot offers benefits that support, enhance and maintain your physical health so you can lead a healthier, more energetic life.



Medical and More

You can choose to enroll in health coverage that includes medical, prescription drug, dental and vision coverage. Look inside this packet for details about the coverage available where you live.

Oahu

If you live in Oahu, your medical, prescription drug, dental and vision coverage will be administered by the Hawaii Medical Assurance Association (HMAA). The medical plan features a low deductible and coinsurance for most services through in-network providers.

Kona and Maui

If you live in Kona or Maui, your medical, prescription drug, dental and vision coverage will be administered by Kaiser. With your medical plan, you don't have to meet a deductible for specific services.





What You Pay for Coverage

Your contributions for coverage are listed below.

HMAA¹

	2025 Semi-Monthly Contributions
Employee Only	\$0.00
Employee + Spouse	\$335.53
Employee + Child	\$238.95
Employee + Spouse + Child(ren)	\$506.17

¹ Offered only to employees in Oahu

Kaiser Hawaii²

	2025 Semi-Monthly Contributions
Employee Only	\$0.00
Employee + 1 Dependent	\$152.63
Employee + 2 or More Dependents	\$310.66

² Offered only to employees in Maui and Kona

Wealth

Simplot supports your financial well-being with benefits and resources designed to make the most of your money.

Dependent Care Reimbursement Account

A Dependent Care Reimbursement Account (DCRA) lets you set aside before tax dollars to pay for child care expenses or eldercare expenses that you incur while you're at work.

How Much You Can Contribute

You can contribute up to \$5,000 (\$2,500 if you're married and file separate tax returns). Simplot will deduct that amount before tax in equal parts from each paycheck.

Choose your contribution amount carefully — you can only change it during Annual Enrollment or if you have a qualified change in status.

What the Account Is Used For

You can use the DCRA for:

- **Daycare expenses for dependents age 12 and under** so you (and your spouse, if applicable) can work or attend school full time. This includes day camps, babysitting, and before- and after-school programs.
- **Care for a dependent age 13 and over who is physically or mentally incapable of self-care**, can be claimed as an exemption on your tax return and meets residence requirements.

For a full list of eligible expenses, see [IRS Publication 503](#), Child and Dependent Care Expenses.

How to Use Your Account

You pay expenses up front and then request reimbursement. Be sure to save any receipts. Find forms and tools to submit your reimbursement claims at healthequity.com/simplot.

DCRA funds are made available only as money is added to the account. If there are not enough funds available in your DCRA to cover your claim, you'll be reimbursed for the remaining amount as the funds become available.

When to Use Your Account

You must use all the funds **by December 31** and submit your expenses for reimbursement by the following March 15. You forfeit any money left in your account after that. (This is an IRS rule. Note that the deadlines may be sooner if you end your employment with Simplot.)



Income Protection

Get financial protection when you need it most. You're automatically enrolled in Basic Life and Accidental Death & Dismemberment (AD&D) Insurance at no cost to you. If you want more coverage, you can buy Voluntary Life and AD&D Insurance for yourself and your family. All coverage is provided through the Standard Insurance Company.

Life and AD&D Insurance

Life insurance pays a benefit if you or a covered dependent dies. AD&D coverage pays a benefit if a covered person dies or is seriously injured (dismemberment or a loss of sight or hearing) in an accident.

You're automatically enrolled in basic coverage at no cost to you. To increase your coverage, you can buy Voluntary Life and AD&D Insurance for you and your family.

What SimpliLife Provides	What You Can Choose
At No Cost to You	Extra Coverage You Buy
Basic Life and AD&D for Employees 2x your annual earnings	Voluntary Life and AD&D for You <ul style="list-style-type: none">Up to 5x your annual salary or \$1.5 million, whichever is less (in \$10,000 increments)Guaranteed coverage:¹ 5x your annual salary or \$500,000, whichever is less (amounts above this require EOI)
	Voluntary Life and AD&D for Your Spouse <ul style="list-style-type: none">Up to \$100,000 (in \$10,000 increments)Guaranteed coverage:¹ \$30,000 (amounts above this require EOI)Must be under age 70
	Voluntary Life and AD&D for Your Child(ren) <ul style="list-style-type: none">\$10,000 per childMust be under age 26 and unmarried

¹ Guaranteed coverage is the maximum amount of coverage you can choose — during your initial 31-day eligibility window — without needing to provide Evidence of Insurability (see the next page). Increase requests after the initial window will require EOI.

Disability

Disability coverage replaces a portion of your pay if you are unable to work due to a covered condition. Short-Term Disability (STD) pays you if you're unable to work due to illness, injury or pregnancy for more than three days. Long-Term Disability (LTD) replaces part of your income if you're unable to work due to illness or injury for more than six months.

What Simplot Provides

At No Cost to You

Short-Term Disability

Replaces 60% or 100% of your basic weekly compensation for up to 26 weeks (after a three-day waiting period)

Long-Term Disability

Replaces 50% of your predisability earnings, up to \$5,000 per month

What You Can Choose

Extra Coverage You Buy

Voluntary Long-Term Disability

- Provides a monthly income replacement benefit of 60% of your predisability earnings, up to \$10,000 per month
- You pay for the coverage with after tax dollars.

EOI for Voluntary Life, AD&D and LTD

Evidence of Insurability (EOI) is proof of good health. You will be required to provide EOI if you:

- Enroll in any Voluntary Life, AD&D or LTD coverage outside your initial 31-day eligibility window.
- Choose a coverage amount above the guaranteed coverage.

Your request to enroll or add to your coverage will be either approved or denied based on insurance company underwriting guidelines.



Retirement Savings Plan

Simplot automatically contributes to a retirement plan for you — either the Retirement Contribution Provision (RCP) of the Simplot Retirement Savings Plan or a union pension plan, depending on where you work (local HR will let you know which benefit applies to you). When you contribute to the Retirement Savings Plan, Simplot also makes a matching contribution to your account.

The Simplot Retirement Savings Plan — 401(k) Provision

This plan is a tax-friendly way to save for retirement. Over time, your account builds through regular contributions, investment growth and compounding. Here's how to make the most of it.

1 Decide how much to contribute.

You can contribute to your account, up to IRS limits. Your contributions are deducted from each paycheck, and you can start, stop or change them at any time. **Simplot will make a matching contribution as well.**

Financial experts recommend saving between 15% and 20% of your current earnings to maintain your lifestyle in retirement. But if you're not ready to save 15%, consider the Auto Increase feature. It increases your contribution by small amounts each year, which can grow into significant savings over time.

2 Decide how to contribute.

You can make tax-deferred contributions, tax-advantaged Roth contributions or both, depending on what's right for you. Each option offers unique tax advantages.

3 Choose how to invest.

The plan offers a variety of investment funds so you can invest according to your risk tolerance and retirement timeline. You can:

- **Let a retirement target date fund do the work.** It chooses your investment mix and automatically changes from an aggressive approach (mostly stocks) when you are younger to a conservative approach (a mix of stocks, bonds and other investments) closer to retirement.
- **Create a diversified investment portfolio** from a variety of investment options.

4 Name your beneficiary(ies).

Name the person, or people, you'd want to receive the benefit if something happens to you.

5 Use your tools.

Simplot partners with T. Rowe Price and Edelman Financial Engines to provide the resources and tools you need to plan for your retirement. See the next page.



Financial Wellness

Simplot supports your financial wellness with resources designed to help you make the most of your money.

T. Rowe Price

Simplot wants you to have the tools you need to plan for retirement. That's why we partner with T. Rowe Price to provide helpful resources including educational materials and savings calculators.



Online
rps.troweprice.com

First-time registration

- You must have your Social Security number, your birthdate and ZIP code.
- Choose "Enable Online Access" and follow the prompts to create a User Name and Password.
- Call **800-922-9945** for assistance.

On the site, you can:

- Monitor your account.
- Download forms.
- Make transactions.
- Review plan features and investments.
- Use helpful planning tools like the Retirement Income Planner or Paycheck Impact Calculator.
- Get investment and market information.
- Use a Social Security calculator to estimate your benefit.
- Use the Confidence Number® to evaluate when you will be ready to retire.



Phone
800-922-9945
Business days from
7 a.m. to 10 p.m. ET

Talk to a T. Rowe Price representative.

- Check your account balance.
- Make transactions.
- Request a prospectus.
- Get investment and market information.
- Register for a Confidence Check-In® conversation.



Edelman Financial Engines®

As a participant in the Simplot Retirement Savings Plan, you have access to Edelman Financial Engines, a retirement advice provider. It provides individualized professional financial guidance about how you are saving and investing for your future, including:

- **Education** — Receive an annual Retirement Evaluation to let you know what you are doing right and what you should take another look at.
- **Access to advisors** — Have a quick financial question? Call to talk with an advisor at no cost.
- **Online Advice** — You can use the online advice tool to get personalized investment management at no cost.
- **Professional Management** — They will manage your Retirement Savings Plan investments for you (for a fee paid from your Retirement Savings Plan account).
- **Personal Advisor** — Engage with a personal advisor for help managing all your finances (for a fee paid from your Retirement Savings Plan account and other accounts you have them manage).

To learn more, visit

edelmanfinancialengines.com/forsimplot,
or call **800-601-5957**.

All advisory services provided by Financial Engines Advisors L.L.C., a federally registered investment advisor. Results are not guaranteed. AM1857490

SmartDollar

Simplot offers a free program to help you manage your finances, so you can save more. SmartDollar is a proven personal finance program that helps you set financial goals and develop the habits to achieve them. You can learn from renowned personal finance speakers, including Dave Ramsey.

Online budgeting tools and other resources empower you to manage your money. And you can stay motivated by earning SmartDollar points. The average participant pays off \$3,300 in debt and saves \$5,000 in the first six months.



Get started: Text Simplot to 33789,
scan the QR code or visit
smartdollar.com/enroll/trp_105663.



Well-being

Simplot provides tools and resources for a balanced and fulfilling life.



Well-being Programs

Spring Health

Get support for whatever life brings.

Spring Health provides convenient, confidential care and support for your everyday needs. Whether you want therapy or need referrals for child care, Spring Health has resources to help, 24/7, including:

- **Mental health support** — 10 therapy sessions (virtually or in person) per year for you and each of your dependents.
- **Goal setting** — 10 coaching sessions, focused on personal goals for you and dependents over age 18.
- **Overall wellness** — personalized care recommendations and self-guided wellness exercises.
- **Work-life services** — referrals and help navigating legal, financial, child care, eldercare, pet care, travel, household services and more.

Spring Health will be available starting January 1. Explore what's available at simplot.springhealth.com or call 855-629-0554.

Active&Fit

Get active anywhere with on-demand workouts, low-cost fitness memberships and lifestyle coaching for as low as \$28 per month (and a small registration fee). Learn more at simplotbenefits.com/fitness-membership. Then select the Active&Fit Direct tile on MySimplot to sign up.



Calm Your Mind

Stress less, sleep more and live mindfully.

Download Calm, an app-based mental fitness program, for help with anxiety, insomnia, stress and more. It's a great way to find more calm and mindfulness in your day.

- **Subscribe online:** Go to calm.com/b2b/simplot/subscribe and sign up with your personal email address and Employee ID (or log in to your existing account).
- **Subscribe via the app:** Download the Calm app, create an account with your personal email and go to Profile > Settings > Link Employer Subscription. Click **Redeem via Employer ID**. Enter your credentials to activate your free subscription. If you're asked at any point to enter your organization name, enter Simplot.
- **Link your existing account:** In the app, go to your Settings > Link Employer Subscription and click **Redeem via Employer ID**. Then enter your credentials.
- **Share the gift!** You can give Calm subscriptions to up to four dependents (over the age of 16). To add dependents to your existing subscription, log in to calm.com and click **Manage Subscription**.





Simplot Perks

Simplot offers additional perks to benefit you — through better health, financial security, and growth and development opportunities.

Cash Compensation

One of the most prominent features of your total rewards is your pay. Simplot annually reviews and adjusts its pay structures to remain competitive and provide fair compensation.

Incentive Plans

Many Simplot employees are eligible for incentive plans in addition to their regular pay. Your local human resource representative will provide information about any plans you may be eligible for.

Leaves of Absence

Simplot understands there may be times when you need to take additional time away from work. Our Leave of Absence policy is designed to comply with complex federal and state laws governing the leave process. If you need a leave of absence, contact your local human resource representative. Some leaves of absence may be eligible for pay through either Simplot's Company-provided disability program or other disability programs. Simplot's leave and disability administrator can help you understand your options.

Education Assistance

The Education Assistance Program encourages personal development through formal degree-based education so you can enhance your ability to grow your career with the Company. You can find more information about eligibility, as well as how to apply for the program, on The Pulse.



Paid Time Off

Simplot offers most employees Paid Time Off when they need to beat the flu bug or enjoy a vacation with their family. Get more information about your Paid Time Off eligibility from your local human resource representative. Simplot also offers:

- **Paid Family Building Leave.** Simplot provides paid time away for growing families.
- **Bereavement Pay.** Simplot provides paid time away from work in the event of the death of a family member.
- **Other Pay.** Employees who are absent from work to perform uniformed services or are asked to serve on a jury may be eligible for additional compensation.

Career Development

Simplot recognizes that the knowledge and skills of its employees will lead our organization to greater success in an ever-changing global business environment. The Company strives to ensure employees have access to opportunities to learn and grow their careers.

College Scholarships

Simplot knows that the well-educated workforce of tomorrow depends on accessible education today. Each year, the J.R. Simplot Company Foundation accepts applications and may award college scholarships to children of Simplot employees. You can find detailed information about the application process on The Pulse.



Privacy Notice

The government requires Simplot to provide this Notice of Privacy Practices to you. Find other important notices at simplotbenefits.com > Resources > Documents.

Your Information. Your Rights. Our Responsibilities.

This notice describes how medical information about you that is created or received by the Plan may be used and disclosed and how you can get access to this information. Please review it carefully.

The Plan is a “hybrid entity,” which means that it has both health care and non-health care components. Only the health care components of the Plan are subject to the requirements described in this notice.

Your Rights

When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities to help you.

Get a copy of your medical and claims records

You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.

We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable cost-based fee.

Ask us to correct your medical records

You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.

We may say “no” to your request, but we’ll tell you why in writing within 60 days.

Request confidential communications

You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.

We will consider all reasonable requests and must say “yes” if you tell us you would be in danger if we do not.

Ask us to limit what we use or share

You can ask us not to use or share certain health information for treatment, payment or our operations.

We are not required to agree to your request, and we may say “no” if it would affect your care.

Get a list of those who we've shared information with

You can ask for a list (accounting) of the times we’ve shared your health information for six years prior to the date you ask, who we shared it with and why.

We will include all the disclosures except for those about treatment, payment and health care operations, and certain other disclosures (such as any you asked us to make). We’ll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

Get a copy of this privacy notice

You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

Choose someone to act for you

If you have given someone medical power of attorney, or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.

We will make sure the person has this authority and can act for you before we take any action.

File a complaint if you feel your rights are violated

You can complain if you feel we have violated your rights by contacting us using the information below.

- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling **877-696-6775** or visiting hhs.gov/ocr/privacy/hipaa/complaints.
- We will not retaliate against you for filing a complaint.

Contact the Privacy Officer

The Privacy Officer can be reached by mail at:

- **HR Solutions**
PO Box 27
Boise, ID 83707-0027
- Or by telephone at **208-336-2110**
- Or by email to privacy.officer@Simplot.com



Your Choices

For certain health information, you can tell us your choices about what we share. If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends or others involved in payment for your care.
- Share information in a disaster relief situation.

If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.

We never share your information for:

- Marketing purposes.
- Sale of your information.

Our Uses and Disclosures

How do we typically use or share your health information? We typically use or share your health information in the following ways.

Help manage the health care treatment you receive

We can use your health information and share it with professionals who are treating you.

Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.

Operate our plan

We can use and disclose your information to run our plan and contact you when necessary.

Example: We use health information about you to develop better services for plan participants. Company employees who administer the plan have access to the plan's information as needed to operate the plan.

We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage.

Pay for your health services

We can use and disclose your health information as we pay for your health services.

Example: We share information with your spouse's plan to coordinate payment for your health care.

Administer your plan

We may use your health information to make claims and appeals decisions.

Example: We (or a claims administrator) decide appeals under the health plan.

How else can we use or share your health information?

We are allowed or required to share your information in other ways — usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: [hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html](https://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html).

Help with public health and safety issues

We can share health information about you for certain situations such as:

- Preventing disease.
- Helping with product recalls.
- Reporting adverse reactions to medications.
- Reporting suspected abuse, neglect or domestic violence.
- Preventing or reducing a serious threat to anyone's health or safety.

Do research

We can use or share your information for health research.

Comply with the law

We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

Respond to organ and tissue donation requests and work with a medical examiner or funeral director

We can share health information about you with organ procurement organizations.

We can share health information with a coroner, medical examiner or funeral director when an individual dies.

Address workers' compensation, law enforcement and other government requests

We can use or share health information about you:

- For workers' compensation claims.
- For law enforcement purposes or with a law enforcement official.
- With health oversight agencies for activities authorized by law.
- For special government functions such as military, national security and presidential protective services.

Respond to lawsuits and legal actions

We can share health information about you in response to a court or administrative order, or in response to a subpoena.

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

Changes to the terms of this notice


We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, on our website and we will mail a copy to you.

Effective Date: October 2024



Contacts and Information

Know where to go when you have questions about coverage, service and claims.

PURPOSE	PHONE	WEB/EMAIL
Simplot Benefits Site <ul style="list-style-type: none">• Explore your 2025 Simplot benefits and resources.• Find contact info for all your benefit providers.	N/A	simplotbenefits.com  Open the camera on your smartphone and put the QR code in the picture frame.
Simplot Benefits Service Center <ul style="list-style-type: none">• Questions about your benefits and coverage• Benefits enrollment• Benefits changes after a life event	800-254-3252 Monday through Friday: 6 a.m. to 6 p.m. MT	employee.simplot.com Click the Empyrean Benefits Enrollment tile. Mobile app: EmpyreanGO Download from the Apple App Store or Google Play.
Global IT Service Desk Help with MySimplot login credentials and support	208-780-3330 or 800-443-5783	support.simplot.com

Important Plan Documents Available Online

Simplot is required at certain times to provide you copies of legal documents about the Company's benefit plans. This includes certificates of coverage and the Summary Plan Description for the J.R. Simplot Company Group Health & Welfare Plan. As part of our continuing commitment to sustainability, you can view the most updated version under the Resources tab of simplotbenefits.com. If you prefer a printed copy, contact the Simplot Benefits Service Center at **800-254-3252**. A paper copy will be delivered to you through the U.S. Postal Service.

¿Haba español?

Si tiene alguna dificultad entendiendo la información presentada en esta guía, por favor llame a su departamento de Recursos Humanos en su localidad o el Centro de Servicios Beneficios de Simplot al teléfono **800-254-3252** de lunes a viernes.

Watch Out for Phishing

The websites listed above are safe. Be aware of site lookalikes — fake sites that try to get your personal information like your Social Security number (something our sites will never ask for).

Information Sharing

As a part of your participation in the Simplot Group Health and Welfare Plan, specific personal and medical information may be shared with our vendor partners. The **Employee Privacy Notice** explains the types of personal information we collect, how we use and disclose it, and the choices that are available to you with respect to how we handle your personal information. The **HIPAA Notice of Privacy Practices** describes how medical information about you that is created or received by the Plan may be used and disclosed and how you can get access to this information. The Employee Privacy Notice can be found on the Pulse > Company Policies > Employee Privacy. The HIPAA Notice of Privacy Practices can be found at simplotbenefits.com > Resources > Documents > Resources > HIPAA Notice of Privacy Practices. Please review these notices carefully.

This document is a Summary of Material Modifications (SMM) that describes some important changes to the J.R. Simplot Company Group Health & Welfare Plan and the J.R. Simplot Company Flex Plan. This SMM is intended to be part of your Summary Plan Description (SPD) and should be kept with your other benefits materials. If the information in the SMM or the SPD and the official plan document conflicts, the plan document will govern in all cases. This SMM is for informational purposes only and may contain information on programs that are not applicable to all employees. Your receipt of this SMM does not waive any eligibility requirements for any Simplot benefit plan or program. This SMM does not change the terms of your employment with Simplot.