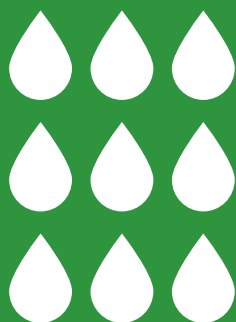


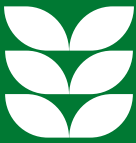
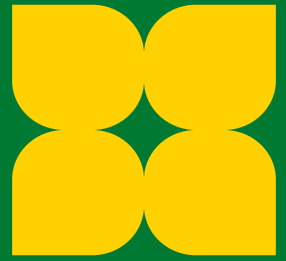
2025
Benefits Guide

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 (including medical, dental and vision) 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:

- **Declare your tobacco status.**

You may be eligible to receive a discount on your 2025 Simplot Medical Program contributions! Learn more on [page 9](#).

- **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.
Enroll in the Simplot Medical Program	<ul style="list-style-type: none">• Open a Health Savings Account (HSA) with HealthEquity by electing to contribute at least the minimum annual amount. Once your HSA is open, log in to thehealthequity.com/simplot and name your beneficiary(ies).• Earn Wellness Rewards! Simplot contributes up to \$950 to your HSA when you complete two wellness activities. See page 26.• Register on the Blue Cross of Idaho website (members.bcidaho.com) or download the Blue Cross of Idaho mobile app. Use either resource to find in-network providers, access your medical ID card, price a medication and more.
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:



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

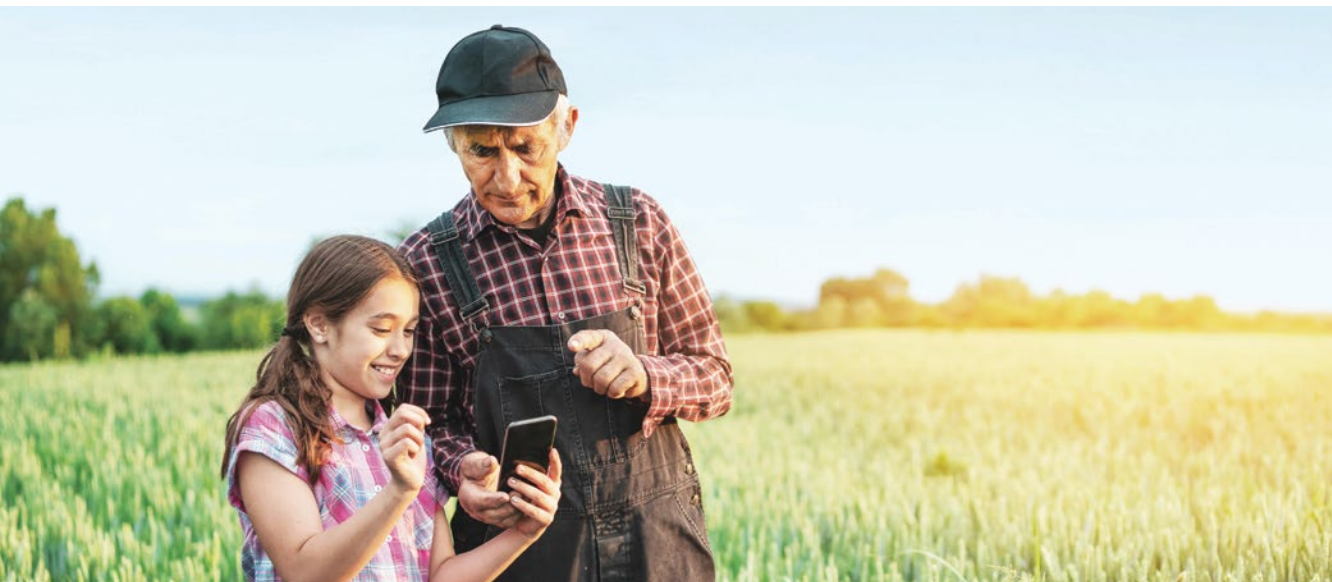
Once a year, you have the chance to enroll in or change your benefits for the next year. Annual Enrollment usually happens in the late fall or early winter.

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.



What You Pay for Coverage

Here’s what you pay for coverage in the Simplot health plan.

2025 Semi-Monthly Contributions

	Medical		Dental	Vision
Employee Only	Discounted ¹	\$15.50	\$5.25	\$2.85
	Standard	\$46.50		
Employee + Spouse	Discounted ¹	\$103.25	\$16.25	\$8.10
	Standard	\$166.50		
Employee + Child(ren)	Discounted ¹	\$71.00	\$16.25	\$8.10
	Standard	\$102.00		
Employee + Spouse + Child(ren)	Discounted ¹	\$160.00	\$27.25	\$14.35
	Standard	\$222.00		

¹The contribution discount is available to all employees. Employees and their dependents who meet the criteria for not using tobacco or vaping products will receive the discount. If you are unable to meet the criteria for not using tobacco or vaping products, you may contact the Simplot Benefits Service Center at **800-254-3252**, and we will work with you (and your physician, if you wish) to find an opportunity to earn the same discount by different means.



Earn a Contribution Discount

You can receive a discount on your contributions to the Simplot Medical Program when you do one of the following:

Affirm during Annual Enrollment that you and your covered dependents are tobacco- and vape-free.

That means you haven't used tobacco or vaping products in the 90 days before enrollment — or ever.

OR

Complete Teladoc's tobacco cessation program.

To earn the 2025 discount, tobacco users need to complete three coaching sessions by December 15, 2025. Learn more at simplotbenefits.com/tobacco-cessation.

The table on the previous page shows just how much you can save!

Understanding Who Pays for What

You and Simplot share the cost of benefits. For some programs, Simplot pays the full cost. For others, you pay a contribution.



Simplot pays the total cost for:

- Basic Life and Accidental Death & Dismemberment (AD&D) Insurance
- Short-Term Disability (STD) and Basic Long-Term Disability (LTD)
- Various well-being programs



Simplot pays the majority of the cost for:

- Medical and prescription drugs
- Dental
- Vision

Simplot also contributes to your Health Savings Account and retirement plan.



You can buy or contribute to:

- Health Savings Account (HSA)
- Dependent Care Reimbursement Account (DCRA)
- Voluntary Life and AD&D Insurance
- Voluntary LTD

Health

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



Medical

The Simplot Medical Program covers everything from preventive care and doctor visits to surgery and emergency care. When you enroll in the program, you may be eligible to open a Health Savings Account (HSA). You and Simplot can contribute before tax dollars to the HSA to cover health care costs now or in the future.

How It Works

1 Preventive care is covered at 100% in-network.



The program covers preventive care at 100% when you see in-network providers for age- and gender-appropriate checkups, health screenings and immunizations.

2 You must meet the deductible.



Before the plan pays any other benefits, you pay the full cost of medical services until you reach your deductible. But don't worry: You can use the money in your HSA to help cover these costs.

3 You and the plan share costs.



Once you've met your deductible, you and Simplot share costs — you pay a percentage known as cost sharing — until you reach the annual out-of-pocket maximum.

4 The plan pays 100%.



If you reach the out-of-pocket maximum, the plan will pay 100% of eligible expenses for the rest of the year.



What You Pay

Claims Administrator: Blue Cross of Idaho

		In-Network	Out-of-Network
Deductible	Individual	\$1,800	\$3,300
	Family	\$3,400	\$6,400
Coinsurance (after deductible)	You pay	20%	40%
	Simplot pays	80%	60%
Preventive Care	You pay	0%	40% ¹
	Simplot pays	100%	60% ¹
Out-of-Pocket Maximum²	Individual	\$4,300	\$8,300
	Family	\$8,400 ³	\$16,400

¹ Preventive care received from an out-of-network provider is subject to deductible and coinsurance.

² In-network services don't apply to the out-of-network out-of-pocket maximum. But, if you use an out-of-network provider, it will count toward the in-network out-of-pocket maximum.

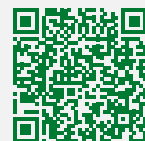
³ Once the in-network out-of-pocket costs for an individual reach \$6,850, additional covered services for that individual are paid 100%.

Save With In-Network Providers

You can see any provider, but you generally pay less when you see in-network providers. After you enroll, register at members.bcidaho.com to search for in-network providers near you.

Learn More About the Medical Program

Scan the QR code to learn more about your medical program including terms to know.



Prescription Drugs

The Simplot Medical Program includes prescription drug coverage through Blue Cross of Idaho Rx.

How It Works

- **You pay \$0 for qualifying preventive drugs** — even if you haven't met your deductible. This is to encourage you to take these important medications. Find a list of qualifying preventive drugs at members.bcidaho.com.
- **You pay the full cost of most other prescription drugs** until your medical deductible is met. The prescription drug costs are applied to the individual or family Medical Program deductible and out-of-pocket maximum to help you reach them faster and save money.

Save Time With Mail Order

If you take a maintenance medication, you can save time with the mail order program. Through mail order, you can purchase a 90-day supply of your prescription and have it delivered to your home. To learn more about mail order, visit members.bcidaho.com or go to simplotbenefits.com > **Resources** and look for the Medical Plan Document under **2025 Plan Documents**.

What You and Simplot Pay

Claims Administrator: Blue Cross of Idaho Rx

		In-Network	Out-of-Network
Preventive Contraceptives, smoking cessation medications, medications for chronic conditions (including insulin and medications for high blood pressure or high cholesterol) and others as required by the Affordable Care Act	You pay Simplot pays	\$0 100%	No coverage
Tier 1 Generic & Tier 2 Preferred Brand Formulary	You pay Simplot pays	20% (after deductible) Remainder	
Tier 3 Non-Preferred Brand	You pay Simplot pays	30% (after deductible) Remainder	



Health Support

When you enroll in the Simplot Medical Program, you get access to these programs. Get the details at simplotbenefits.com and find contact information on the back cover of this guide.

Virtual Care

Teladoc Virtual Health Visits

Talk to a doctor or dermatologist by phone, video or the **Teladoc Health** app. The cost of the virtual visit will be less than the cost of an in-person office visit.

At-Home Preventive Care

Get your annual checkup from the comfort of home with **Catapult Health VirtualCheckup**. Simply complete a blood test and blood pressure check at home and review your results with a nurse practitioner.

Digital Physical Therapy

Conquer chronic back or joint pain, improve movement or recover from an injury from the comfort of home with **Hinge Health**.

Pelvic Health Support

Get personalized plans to help reduce pelvic pain, improve bladder control and strengthen pelvic muscles. **Hinge Health** provides exercises you can do from home in 15 minutes or less.

Specialized Support

Fertility, Adoption and Surrogacy Support

The **Maven** digital health platform supports your reproductive and family health journey — whether you're just thinking about starting a family or pursuing IVF, IUI, egg freezing, adoption or surrogacy.

24/7 Menopause Support

Get support for the physical, mental and emotional aspects of perimenopause and menopause from **Maven**. This includes virtual access to experts and referrals to in-network care.

Maternity and Newborn Care

Get a personalized weekly curriculum, referrals to providers and resources to support you through pregnancy, postpartum, breastfeeding and return to work. **Maven** offers specialized support for both parents.

Leading-Edge Cancer Expertise

Connect to leading-edge cancer expertise and have your treatment plan reviewed at no cost, no matter where you are in your cancer journey. **AccessHope** even offers some services to your extended family.

Additional Resources to Explore

Visit simplotbenefits.com/bci-resources to see the support and resources offered through Blue Cross of Idaho, including care management, cost comparison and transparency tools, and exclusive access to health and wellness deals and discounts.



Dental

The Simplot Dental Program provides coverage for preventive, basic and major dental services to keep you smiling. Preventive care is covered at 100% in-network. For other services, you pay a percentage of the cost after you meet the deductible.

What You Pay In-Network

Claims Administrator: Blue Cross of Idaho

Deductible

Preventive dental covered services and orthodontic services	\$0
All other procedures (combined) each calendar year	\$50

Preventive Services

Oral exams, cleanings — two per calendar year	\$0
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Basic Services

Fillings, extractions, etc.	20% after deductible
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Major Services

Bridges, inlays, onlays, etc.	50% after deductible
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Orthodontia Services

Waiting period of 12 consecutive months of coverage applies	50%
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Benefit Maximum

(most the program pays)

All services (excluding orthodontia) each calendar year and orthodontia lifetime maximum	\$2,000 per person
--	--------------------

Save With In-Network Providers

You can see any provider you want, but you pay less when you use in-network providers. Find one near you at members.bcidaho.com.

Ask for a Dental Treatment Plan

If your treatment is expected to cost more than \$300, ask your provider to submit a Dental Treatment Plan to Blue Cross. This allows Blue Cross to confirm your coverage and estimate your expenses before treatment begins.



Vision

The Simplot Vision Program includes coverage for routine eye exams, lenses, and frames or contacts.

What the Program Pays

Claims Administrator: VSP

	In-Network ¹	Out-of-Network ¹
Eye Exam	Paid at 100%	\$50 allowance
Lenses	100% after your \$10 copay for all lens types	ALLOWANCE: Single vision \$30 Bifocal or progressive \$50 Trifocal \$65
Frames Allowance	\$150	\$70
Contact Lens Allowance	\$150	\$105

¹ Certain restrictions and other discounts may apply. Please review the Vision Program Document on [simplotbenefits.com](https://www.simplotbenefits.com) for full details.

Save With VSP Providers

When you use providers in VSP’s network, you get no-cost preventive vision exams, and the program pays higher benefits. If you use an out-of-network provider, you may be required to pay the full cost of services and submit a claim to VSP for reimbursement.

That’s why it pays to stay in VSP’s network. Find a VSP provider near you at [vsp.com](https://www.vsp.com). You can register an account or search as a guest by entering your ZIP code and searching the **VSP Choice network**.



Wealth

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

Health Savings Account

When you enroll in the Simplot Medical Program, you may be eligible to open a Health Savings Account (HSA) administered by HealthEquity. An HSA allows you to save, grow and spend money, tax-free, for health care expenses now and in the future.

How It Works

1

Simplot Contributes \$300

Simplot automatically contributes \$300 to your account — in early January or when you enroll in the Medical Program and have an open HSA.

2

Contribute Your Money, Tax-Free

You can contribute to your account through untaxed payroll deductions, up to IRS limits. And you can start, stop or change your contributions anytime. You also have the option to make after tax contributions through the HealthEquity website.





3

Simplot Matches Your Contribution

When you contribute to your HSA, Simplot **matches your contribution up to \$250** per year. And Simplot adds even more — up to \$400 — when you and your covered spouse complete certain wellness activities. **In total, Simplot may contribute up to \$950 to your account!** See [page 18](#).

4

Spend or Grow Your HSA Money

Use your HSA money to pay for eligible medical, prescription drug, dental and vision expenses, tax-free. Or pay out of pocket and let your HSA grow. The money in your HSA rolls over each year, and it's always yours to keep — even if you leave Simplot or retire.

5

Invest, Tax-Free

HealthEquity gives you the option to invest part of your account. Any earnings on your investment are also tax free.



Health Savings Account (Cont.)

How Much You Can Contribute

The IRS limits how much you and Simplot can contribute to your HSA each year.¹ Because Simplot also contributes to your HSA, here's the maximum you can contribute through payroll in 2025:

	2025 IRS Limit	Maximum Contributions From Simplot	Maximum Amount You Can Contribute in 2025
Individual	\$4,300	\$750	\$3,550
Family	\$8,550	\$950	\$7,600

Age 55 or older? If you'll be age 55 or older in 2025, you can contribute an extra \$1,000.

How Much Simplot Contributes

When you enroll in the Simplot Medical Program and contribute at least \$250 to your HSA, Simplot gives you an extra boost — up to \$750 (individual) or \$950 (if you cover your spouse) per calendar year as shown below:



\$300

Company Contribution

Simplot contributes \$300 in January or when you enroll.



+\$250

Matching Contribution

Simplot matches your contributions dollar for dollar, up to \$250.



+\$200

Wellness Contribution

You earn \$200 when **you** complete the wellness activities shown on the [page 26](#).



+\$200

Wellness Contribution

You earn another \$200 if your **enrolled spouse** completes the wellness activities too.

¹ Annual limits may be prorated if you are not eligible for an HSA for the full calendar year.



How to Use Your HSA

You can use your HSA for eligible health care expenses, including:

- Deductibles, copays and cost sharing.
- Doctors' office visits and laboratory fees.
- Glasses and contacts.
- Prescription drugs and over-the-counter medicine.
- Dental and orthodontic services.
- Hearing aids and medical equipment.
- Chiropractic visits.
- Physical therapy.

Expenses can be for you or any of your family members as long as they are tax dependents. For a complete list of eligible expenses, see Publication 502 at [irs.gov](https://www.irs.gov).

You can pay with your HSA debit card or get reimbursed from your HSA. Just be sure to keep your receipts (or upload them to the HealthEquity website) in case the IRS asks to see them.

² Not all states allow for state payroll tax exemptions for HSA contributions or for exemptions on earnings from HSAs. This means your payroll contributions and any account earnings will be taxed at the state level if you live in California or New Jersey. However, contributions and earnings will not be taxed at the federal level in those states. Please consult a tax advisor regarding your state's specific rules.

Three Ways You Save

Your HSA offers a triple tax advantage!²

1 You can save tax-free money.

Your contributions come out of your paycheck before taxes, which lowers your taxable income. So you pay less in taxes and save money.

2 The money grows tax-free until you need it.

The money in your account earns interest, and any investment earnings are tax-free too.

3 Withdrawals for eligible expenses are tax-free.

You can use the money for health care expenses now or anytime in the future.

Legal Note

The information regarding the HSA is for educational purposes only. While Simplot may contribute to the HSA on behalf of its employees, the HSA is not sponsored by Simplot or part of the J.R. Simplot

Company Group Health & Welfare Plan, and Simplot is not responsible for HealthEquity HSA administration. Questions regarding the administration of the HSA should be directed to HealthEquity at **877-629-8234**.



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.)

How You Save With a DCRA

When you contribute untaxed dollars to a DCRA, you save two ways: You lower your taxable income, and your qualified expenses are tax-free. Let's say you contribute \$5,000

to your DCRA and have a 20% tax rate. In that case, the DCRA could give you a tax savings of \$1,000 per year!

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 Simplot 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	What You Can Choose
At No Cost to You	Extra Coverage You Buy
Short-Term Disability Replaces 60% or 100% of your basic weekly compensation for up to 26 weeks (after a three-day waiting period)	Voluntary Long-Term Disability <ul style="list-style-type: none">Provides a monthly income replacement benefit of 60% of your predisability earnings, up to \$10,000 per monthYou pay for the coverage with after tax dollars.
Long-Term Disability Replaces 50% of your predisability earnings, up to \$5,000 per month	

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 [page 24](#).



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.

Wellness Rewards

Earn extra money in your HSA when you complete these wellness activities between January 1 and October 31, 2025.

Take Sharecare's RealAge Test.

Answer a series of questions to discover:

- **Your RealAge** (how old your body thinks you are).
- **Personalized tips** for improving your health and reducing your RealAge.

The confidential online test takes about 15–20 minutes to complete.



Complete a preventive care visit.

Complete any one of the following:

- **Annual physical** (in office or through Catapult Health VirtualCheckup)
- **Covered cancer screening** (colorectal, cervical, breast, lung)
- **Preventive dental cleaning** (Simplot Dental Program participants only)



\$200 in your HSA

if you complete both activities

Plus another \$200

if your covered spouse completes both activities too

That's \$400 total!

To complete Sharecare's RealAge Test and see a complete list of qualifying preventive visits, go to simplotbenefits.com/wellness.





Mental Well-being

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**.

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**.

Well-being Programs

In addition to the benefits you enroll in, Simplot offers well-being programs that you and your family can use to manage your health anytime during the year.

Quit Tobacco

Let **Teladoc Health** help you quit and earn a discount on your Simplot Medical Program contributions.

Prevent Diabetes

Get coaching, an action plan and smart scale from **Teladoc Health** to reduce your risk of type 2 diabetes.

Manage Type 1 or Type 2 Diabetes

Let **Teladoc** show you how to make living with diabetes easier. You'll get unlimited strips, a smart meter, tips, expert coaching and more.

Manage Your Blood Pressure

Join **Teladoc's** Hypertension Management program for a step-by-step action plan to lower your blood pressure, connected blood pressure monitor and one-on-one health coaching.

Lose Weight

Partner with a **Teladoc** coach for help with nutrition, exercise or weight loss.

Get Fit Anywhere*

Join **Active&Fit** for digital workouts, discount fitness memberships, coaching and more.

Ship Breast Milk*

Ship breast milk home — with help from **Milk Stork** — when you travel for business.

Discover Your Real Age

Get personalized insights, daily tracking, tools and innovative programs to help you live a healthier life. Take **Sharecare's** RealAge Test to see your body's age and earn Wellness Rewards (see [page 26](#)).

* These programs are available to you even if you're not enrolled in the Simplot Medical Program.



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](https://www.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 on the next page, 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.

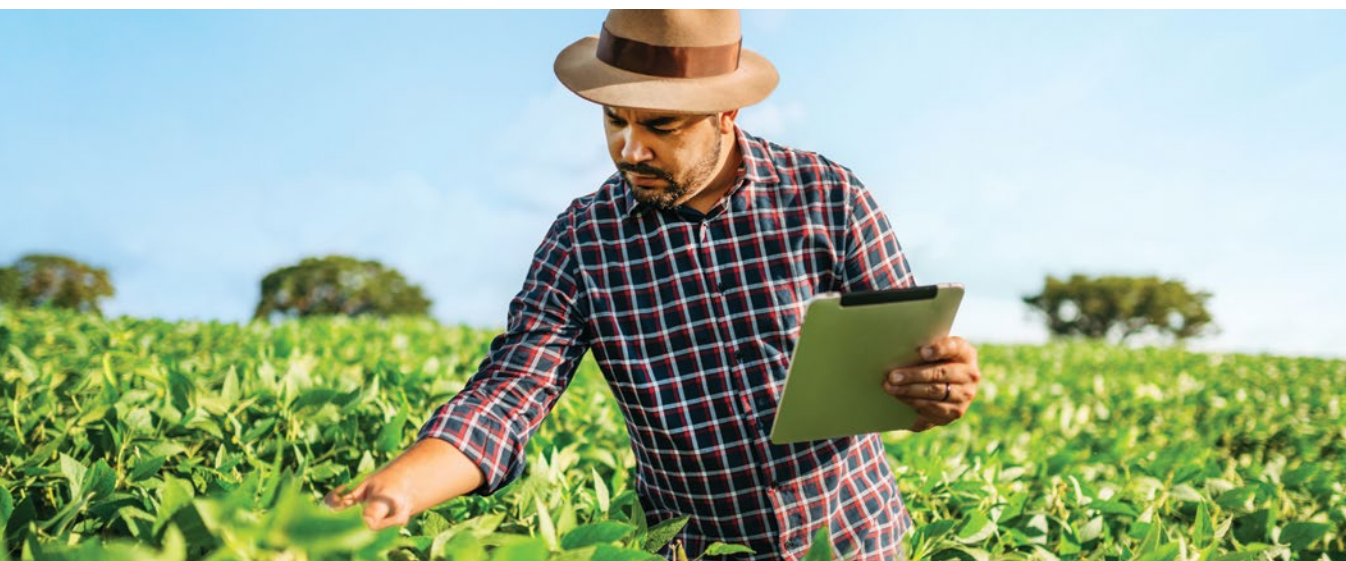
Administer your plan

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



Watch Out for Phishing

The websites included in this wallet card are safe. Beware of site lookalikes — fake sites that try to get your personal information, like your Social Security number (something our sites will never ask you for).

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.



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Benefits Wallet Card

Pull off this card to keep important benefit contacts and information on hand.



 **Simplot**

YOUR SIMPLOT BENEFITS CONTACTS

Know where to turn when
you have questions.

Blue Cross of Idaho

Medical, Dental,
Prescription Drugs

members.bcidaho.com

855-216-6850
855-839-5205
833-419-0528 (specialty Rx)

HealthEquity

HSA, Dependent
Care Reimbursement

healthequity.com/simplot

877-629-8234

VSP

Vision

vsp.com

844-348-0848

AccessHope

Cancer Support

members.myaccesshope.org/simplot

844-520-0922

Maven Clinic

Fertility, Family, Menopause Support

mavenclinic.com/join/simplot

Spring Health

Counseling, Coaching, Work-Life
Services

simplot.springhealth.com

855-629-0554

Calm

Meditation, Sleep

calm.com/b2b/simplot/subscribe

Sharecare

RealAge Test,
Personalized Well-Being

bcidaho.sharecare.com



Keep This in Your Wallet

When folded, this fits perfectly in your wallet — so you always have important benefit information at your fingertips.



SIMPLOT BENEFITS CENTER

General Questions, Enrollment, Benefits Changes



800-254-3252



employee.simplot.com
(click the Empyrean Benefits Enrollment tile)



Teladoc Health

Virtual Visits, Weight Management, Tobacco Cessation, High Blood Pressure, Prediabetes/Diabetes

teladoc.com

800-835-2362

Registration code: SIMPLOT

Catapult Health

Virtual Preventive Care

virtualcheckup.com/simplot

Active&Fit™

Fitness Membership

Active&Fit Direct tile on MySimplot

Hinge Health

Digital Exercise Therapy

hinge.health/simplot
855-902-2777

The Standard

Life, AD&D and Disability

standard.com
844-289-2307

The Standard

Travel Assistance

standard.com/travel
800-872-1414
(U.S., Canada, Puerto Rico, U.S. Virgin Islands and Bermuda)
609-986-1234
(everywhere else)

International SOS

International Travelers Program

internationalsos.com
215-942-8226

T. Rowe Price

Retirement Savings Plan

rps.troweprice.com
English: 800-922-9945
Spanish: 800-368-2768

SmartDollar

Personal Finance Program

smartdollar.com/enroll/TRP_105663

Edelman Financial Engines

Retirement Planning

edelmanfinancialengines.com/forsimplot
800-601-5957

¿Habla 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.

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.



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