



totalREWARDS
HEALTH, WEALTH & MORE



Step-By-Step Guide on Using Your **Nestlé Total Rewards Benefits**

Click the corner to **flip** the pages

How to use these One-Pagers

The Total Rewards One-Pagers are a series of easy-to-understand, one-page guides designed to help Nestlé employees and their family members quickly find, understand, and use their benefits in everyday situations.

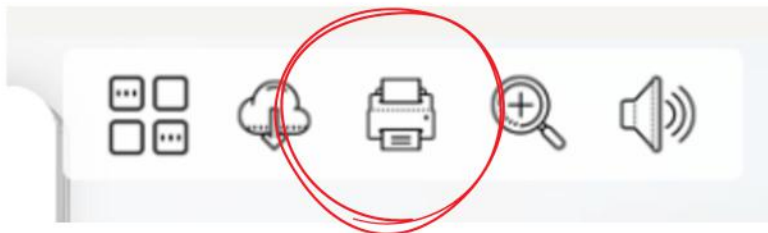
- **Read online** to quickly understand how to access a benefit
- **Share with family** members so everyone knows how your benefits work
- **Save or print** the pages you need for easy reference

You don't need to read everything—just open the topic that fits your situation.

How to Print a One-Pager (Paper Copy)

Want a paper copy for home or work? Printing is easy:

1. Navigate to the specific page you'd like to print
2. Select the **Print Icon** (top right of screen)



3. Enter the page number you want to print (This lets you print only the one page you need instead of the full e-mag).

Pages

- ☐ All
- ☐ Odd pages only
- ☐ Even pages only

☒

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Step-By-Step Guide Where to Go for Help



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Nestlé HR Service Center | Phone: 1-877-NesCALL (1-877-637-2255)
Hours of Operation: Monday to Friday | 8:00am to 7:00pm ET | English & Spanish

Option 1: Retirement

Questions about retirement planning, pension or savings plans, 401(k) distributions, retirement eligibility, or preparing to retire from Nestlé.

Option 2: Benefits Service Center

Help with benefits enrollment and changes, medical, dental, vision, prescription coverage, disability and life insurance, adoption assistance, dependent verification, and qualifying family status changes.

Option 3: NesPAY Online Pay or W-2

Support for pay statements, direct deposit, tax forms (W-2), year-end payroll questions, or accessing NesPAY Online.

Option 4: Request a Leave of Absence/Accommodation or submit an STD claim

Request or manage a leave of absence, workplace accommodations, or submit and track a Short-Term Disability (STD) claim.

Option 5: Report a death

Report the death of an employee or dependent and receive guidance on next steps, benefits updates, and required documentation.

Option 6: Healthcare 1095-C questions

Questions about Form 1095-C, healthcare tax reporting, or proof of medical coverage.

Option 7: Address Changes, Payroll, or any other questions

Update your address or personal information, ask payroll-related questions, or get help with general HR inquiries not covered by other options.

CareFirst BCBS Service Center | Phone: 1-833-502-9928

Hours of Operation: Monday to Friday | 8:00am to 8:00pm ET

Option 1: Medical Coverage (CareFirst)

Help with medical benefits, claims, finding a doctor, or using CareFirst My Account.

Option 2: Mental Health & Work/Life Support (Spring Health)

Free therapy, mental health provider support, 24/7 crisis help, work/life services, and substance use support.

Option 3: Wellness & Healthy Rewards

Support for Healthy Rewards, wellness programs, and tobacco cessation.

Option 4: Health Accounts (HSA / FSA)

- Press 1 for Health Savings Accounts (HSA)
- Press 2 for Flexible Spending Accounts (FSA)

Option 5: Prescription Coverage through CVS Caremark

Questions about prescription drug coverage.

Option 6: Carrum Surgery & Cancer Support

Support for cancer care or surgical services.

Option 7: Fertility, Adoption & Surrogacy Services

Fertility, adoption, and surrogacy services.

Option 8: Additional Health & Wellbeing Support

- **Press 1** to speak with a Nurse Care Manager
- **Press 2** for Included Health (LGBTQ+ affirming care)
- **Press 3** for Omada (diabetes support for eligible members)



Step-By-Step Guide **myNestlé Access**



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Step-By-Step Guide on how to Access myNestlé on Your Smartphone & Save It as a Home-Screen App Icon

myNestlé is available through a mobile-friendly website rather than a downloadable app.

Step 1: Open myNestlé in Your Mobile Browser

On your smartphone, scan the QR Code or open your internet browser and type in the address below:

hrportal.ehr.com/nestle



Step 2: Log Into myNestlé

When the login screen appears, you'll be prompted to sign in with your Nestlé credentials (email + password), similar to other company SSO pages.

To log in:

1. Enter your Nestlé username.
2. Enter your Nestlé network password & tap Sign In.

Step 3: Use the “Keep Me Signed In” / Stay Logged-In Feature

To stay logged in:

1. When you see “**Stay signed in?**”, tap **Yes**.
2. Your browser may also ask to save your credentials — select Save/Allow if you want seamless access.
 - If your device has biometrics enabled (Face ID, Touch ID, fingerprint), your browser may also offer “Use Face ID/Touch ID to sign in next time” → Tap Enable if desired.

Tip: You must allow cookies for “stay signed in” to work (default on most devices).

Step 4: Add myNestlé to Your Home Screen

iPhone (Safari)

1. Click the “Share” icon or tap the **three dots** in the bottom right of screen (depending on your phone).
2. Click the **Share icon** (square with arrow).
3. Scroll down → Click **Add to Home Screen**.
4. Rename to myNestlé (optional).
5. Tap **Add**.

Android (Chrome, Firefox, Samsung Internet)

Chrome

1. Tap : Menu.
2. Choose Add to Home Screen.
3. Tap Add.

Samsung Internet

1. Tap ≡ Menu.
2. Select Add page to → Home Screen.
3. Tap Add.

Firefox

1. Tap : Menu → Add to Home Screen.
2. Select Add.



Step 5: Use myNestlé Like an App

The icon now behaves like a standalone app button.

- Tap it anytime to open myNestlé without re-navigating the browser.
- If you selected Stay Signed In, you'll go straight in without entering credentials each time.

Issues logging in to your Nestlé Portal?

Call the **Nestlé IT Service Desk** (24/7)
1-888-767-7248

Step-By-Step Guide Update Home Address



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Step-By-Step Guide on how to Update Your Address

Ensure you are receiving important and timely communications from Nestlé by keeping your address up to date.

Step 1: Log into myNestlé on a Nestlé Computer or Mobile Phone



Smartphone: Scan the QR Code or open your internet browser or type in the address, hrportal.ehr.com/nestle and log in to your Nestlé account.



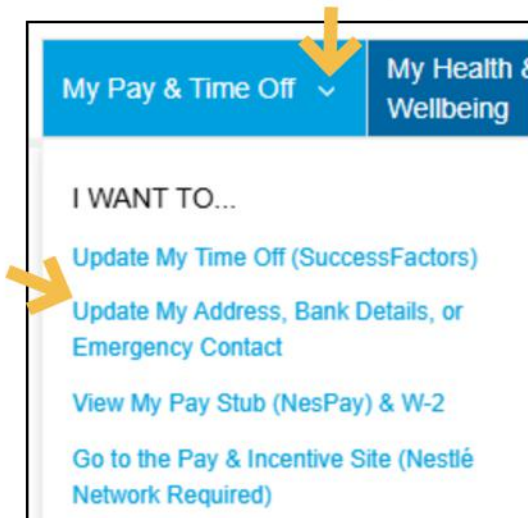
Nestlé Desktop Computer: When the login screen appears, sign in with your Nestlé credentials (email + password).

To log in:

1. Enter your Nestlé username.
2. Enter your Nestlé network password.

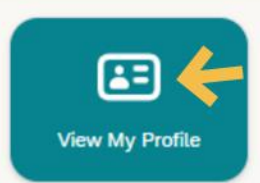
Step 2: Navigate to successfactors

Click the drop down arrow under **"My Pay & Time Off"** and select **"Update My Address, Bank Details, or Emergency Contact."**



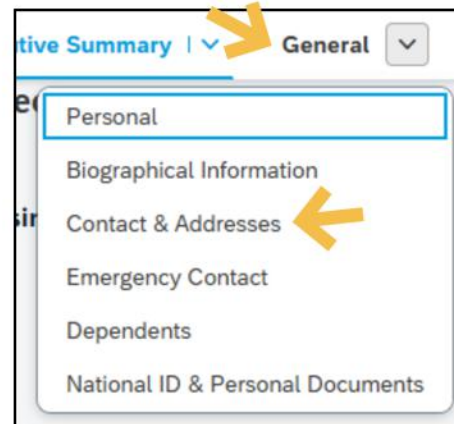
Step 3: Click on "view my profile"

Under **Quick Actions**, click on the **"View My Profile Box."**



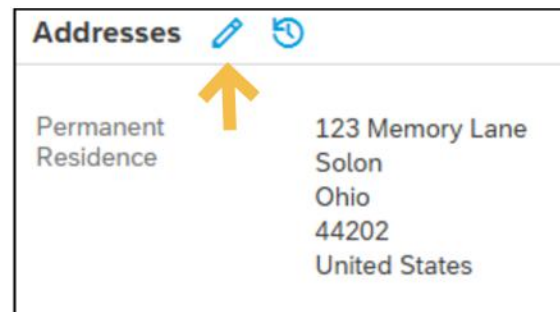
Step 4: Click on the "General" drop down menu

On the top menu, click on the drop down arrow under **"General"** and then select **"Contact & Addresses."**



Step 5: Click the "pencil" icon to edit address

Click the **"pencil" icon** to change your address and the date you want the change to take affect.



Step 6: Update address on additional vendor websites if needed

Updating in SuccessFactors will automatically update your address for most Nestlé vendors, however you may need to check and ensure accuracy for additional platforms such as;

- **W4 State Tax Forms**
- **Optum Bank** for any Medical Savings Accounts

Questions?

If you have issues updating online, you can also call the **HR Service Center at 1-877-637-2255** to have your address updated.

Step-By-Step Guide Healthcare Card Guide



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Medical: Primary Care, Specialists, Urgent Care Visits

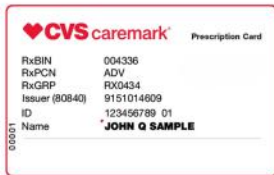
Nestlé's national medical provider is **CareFirst BlueCross BlueShield**. Use this card for all in-network medical visits.



PRINT/REQUEST NEW CARD:
Carefirst.com/myaccount or
call 1-833-502-9928, Option 1

Pharmacy: To pick up prescription medication

Nestlé's pharmacy provider is **CVS Caremark**. Use your card for prescriptions and show it yearly to confirm eligibility.



PRINT/REQUEST NEW CARD:
Caremark.com or call
1-866-768-4261

Dental: Dentist, Cleanings, Fillings, Orthodontist

Nestlé dental is through **MetLife**. No ID card is issued, but you can request or print one at metlife.com.



PRINT/REQUEST NEW CARD:
Metlife.com/dental or call
1-877-638-8020

Vision: Eye Doctor, Optometrist, Ophthalmologist

Nestlé offers two vision plans: **EyeMed** and **VSP**. VSP members don't get a card—providers can look you up by name and DOB. EyeMed sends cards to new enrollees only but a card is not required for your appointments.



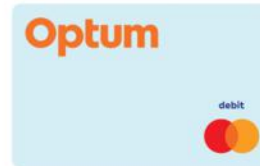
VSP
vsp.com
1-800-877-7195



EYEMED
eyemedvisioncare.com
1-866-939-3633

Health Savings Account (HSA): Doctor, dentist, eye care, medicine, and some over-the-counter items

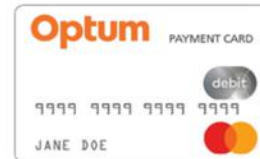
Nestlé's HSA administrator is **Optum Bank**. You must be enrolled in either the SureSAVER or HealthSAVER plan to have this type of account and be eligible for the HSA. Funds in your HSA roll over year over year.



REQUEST NEW CARD:
Optumbank.com or call
1-866-234-8913

Health Care Flexible Spending (FSA)*: Doctor, dentist, eye care, medicine, and some over-the-counter items

Nestlé's FSA administrator is **Optum Bank**. You CANNOT be enrolled in either the SureSAVER or HealthSAVER plan to have this type of account. Only \$680 rolls over to the following plan year, any unused funds above that are forfeited.



REQUEST NEW CARD:
Optumbank.com or call
1-800-243-5543

Limited Purpose Flexible Spending (LPFSA)*: Eye and dental care only. After you meet your deductible, use on doctor & medicine costs

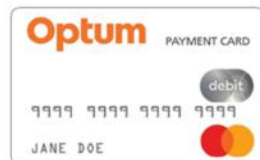
Nestlé's FSA administrator is **Optum Bank**. You must be enrolled in either the SureSAVER or HealthSAVER plan to have this type of account. Only \$680 rolls over to the following plan year, any unused funds above that are forfeited.



REQUEST NEW CARD:
Optumbank.com or call
1-800-243-5543

Daycare Flexible Spending (DCFSA)* Daycare, summer camp, and after-school care for kids under 13, or care for disabled dependents

Nestlé's FSA administrator is **Optum Bank**. You must have a qualifying tax dependent to have this type of account. Funds not incurred by Dec 31 and submitted for reimbursement by Mar 31 of the plan year will be forfeited.



REQUEST NEW CARD:
Optumbank.com or call
1-800-243-5543

Step-By-Step Guide Where To Go For Care



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Step-By-Step Guide on Where to go for Healthcare for CareFirst Members 2026

Nurse Line 24/7 Free Advice Line

- Unsure where to go (PCP, urgent care, ER)
- Symptom questions
- Home care vs. visit
- Minor care advice
- After-hours help



CareFirst Members Only
1-800-535-9700

Primary Care Provider (PCP)

- Chronic condition care
- Preventive checkups
- New health concerns
- Specialist referrals
- Health guidance



CareFirst Members Only
carefirst.com/myaccount
1-833-502-9928

Virtual Care

- Cold, flu, fever
- Treatable conditions by video
- Common infections & prescriptions
- Care when traveling or after hours
- Same-day care (ages 2+)
- Virtual Primary Care Option



CareFirst Members Only
closeknithealth.com

Minute Clinic/Convenience Care

- Minor illnesses
- Simple vaccines
- Basic screenings
- Minor skin issues
- Quick, low-cost care



CareFirst Members
cvs.com/minuteclinic/clinic-locator

Urgent Care

- Cuts, sprains, simple fractures
- Flu or fever (can't wait)
- Quick infection care
- Earaches or sore throats
- Evening & weekend care



CareFirst Members Only
carefirst.com/myaccount
1-833-502-9928

Emergency Room (ER)

- Heart attack symptoms
- Stroke warning signs
- Severe injuries
- Extreme, dangerous pain
- Life-threatening emergencies — call 911



Step-By-Step Guide Basic Healthcare



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Step-By-Step Guide on how to use 2026 Basic Healthcare



1. First, your **paycheck contributions** are taken directly out of each paycheck.



2. **Schedule an appointment** for your **annual preventive exam**, and pay \$0 when it's in-network.



3. Later, you get sick or visit your doctor for something not preventive, you **pay a copay or out-of-pocket** until you reach your **deductible**.



4. If you need a lot of healthcare, you will pay a **copay** or **coinsurance** (depending on your plan), which means you are only charged a small percentage of the actual cost of care.



5. If your total spending hits your **out-of-pocket maximum**, insurance pays everything for the rest of the year.

Basic Terms	SureSAVER & HealthSAVER	ExclusiveCARE & PerformanceCARE
 Paycheck Contributions What you pay out of your paycheck for benefit coverage	Lowest Paycheck Contributions Less money taken out of each paycheck	Higher Paycheck Contributions More money taken out of each paycheck
 Deductible Amount you pay out-of-pocket before plan starts to share cost	Higher Deductible More money out-of-pocket, up front, before plan starts to share cost	Lower Deductible Less money out-of-pocket, up front
 Copay Set amount you pay for certain visits or prescriptions	No Copay Only pay the cost of the visit billed from the provider, after it happens	Copay Applies Co-pays for most care, and does not apply to the deductible
 Coinsurance The percentage you pay after meeting your deductible	Coinsurance Once deductible is met, pay only 20-45% of the cost of service	Coinsurance Once deductible is met, pay only a percentage of the cost of service
 Out-of-Pocket Maximum The most you pay for covered services in a year	Higher Out-of-Pocket Max, but you won't pay more than this amount in the plan year	Lower Out-of-Pocket Max You won't pay more than this amount in the plan year.
 Prescriptions Medication prescribed through your doctor	Prescriptions Part of the medical deductible & out-of-pocket max, but \$0 cost for preventative medications	Prescriptions Separate deductible and out of pocket max.
 Savings Accounts Tax free savings accounts to use for medical expenses	Health Savings Account Included in these plans along with free money from Nestlé that never expires	Savings Account Not eligible for Health Savings Accounts but other options available

Step-By-Step Guide Primary Care Provider



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Step-By-Step Guide on finding a 2026 Primary Care Provider (PCP) for CareFirst enrolled members

Most Nestlé plans are administered through **CareFirst BlueCross BlueShield**

Which plan are you enrolled in?

SureSAVER

Lowest out of paycheck contributions, pay the most per visit

HealthSAVER

Second lowest out of paycheck contributions, pay more per visit

ExclusiveCARE

Higher paycheck contributions, pay less per visit

PerformanceCARE

Lower paycheck contributions, low payment per visit, limited network of doctors

Not sure?

Use one of the methods below:



Scan the correct **QR Code**



Call the **Benefits Service Center**
at **1-877-637-2255**



Single sign-on by going to **MyNestlé > My Health & Wellbeing > View my current benefits**



Log in directly at **nestle.ehr.com**

Step 1: Log in/Create Account

Go to **carefirst.com/myaccount**. Sign in or register using your member ID card.

Step 2: Find a Doctor

Select **Doctors** → **Find a Doctor**. Your plan and address auto-fill.

- Search for a **PCP** by provider type, name, facility or location and schedule your appointment.

Step 3: Schedule and Attend your Annual Preventive Exam

- **Basic measurements** (height, weight, blood pressure)
- **Bloodwork** if needed
- **Preventive screenings**
- **Vaccine** check
- Simple **health tips** and next steps

Step 4: Understand your Charges

Preventive care is covered at 100% in-network with no deductible for all NesCARE plans.

- So for an annual physical you pay: **\$0**

For services outside of a routine PCP visit, the plans pay;

Plan	Copay Fixed amount you pay for a service	Deductible Amount you pay out of pocket before the health plan starts sharing the cost of your care.
SureSAVER	N/A	Pay full cost until you meet your deductible: \$3,400 individual / \$6,800 family.
HealthSAVER	N/A	Pay the cost until you meet your deductible: \$1,800 individual / \$3,600 family.
ExclusiveCARE	PCP copay ~ \$45	No deductible for PCP visits
PerformanceCARE	PCP copay ~ \$45	No deductible for PCP visits

Questions?

Call **1-833-502-9928** or visit
Carefirst.com/myaccount



Step-By-Step Guide Medical Insurance Provider



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What is the name of your Medical Insurance Provider?

For those on CareFirst Blue Cross Blue Shield.

- BlueCross BlueShield is made up of different regional companies.
- Each region has its own network name, contracts, and providers.
- Your ID card may say CareFirst, but your doctor's office may state a different BCBS network at your appointment. This is normal — it's how the BCBS system gives you nationwide in-network access.

State	Insurance Provider
Alabama	BlueCross BlueShield of AL
Alaska	Premiera BlueCross BlueShield of AK
Arizona	BlueCross BlueShield of AZ
Arkansas	Arkansas BlueCross BlueShield
California	Anthem BlueCross BlueShield of CA
Colorado	Anthem BlueCross BlueShield of CO
Connecticut	Anthem BlueCross BlueShield of CT
Delaware	Highmark BlueCross BlueShield DE
DC	CareFirst BlueCross BlueShield
Florida	Florida Blue
Georgia	Anthem BlueCross BlueShield of GA
Hawaii	BlueCross BlueShield of HI
Idaho	BlueCross of ID
	Regence BlueShield of ID
Illinois	BlueCross BlueShield of IL
Indiana	Anthem BlueCross BlueShield IN
Iowa	Wellmark BlueCross BlueShield
Kansas	BlueCross BlueShield of KS
Kentucky	Anthem BlueCross BlueShield KY
Louisiana	BlueCross Blue Shield of LA
Maine	Anthem BlueCross BlueShield ME
Maryland	CareFirst BlueCross BlueShield
Massachusetts	BlueCross BlueShield of MA
Michigan	BlueCross BlueShield of MI
Minnesota	BlueCross BlueShield of MN
Mississippi	BlueCross BlueShield of MS
Missouri	Anthem BlueCross BlueShield of MO
	BlueCross BlueShield Kansas City
Montana	BlueCross BlueShield MO
Nebraska	BlueCross BlueShield NE
Nevada	Anthem BlueCross BlueShield of NV
New Hampshire	Anthem BlueCross BlueShield of NH
New Jersey	Horizon BlueCross BlueShield NJ
New Mexico	BlueCross BlueShield NM

State	Insurance Provider
New York	Anthem BlueCross BlueShield
	Highmark BlueCross BlueShield Western NY
	Highmark BlueShield of NE NY
	Excellus BlueCross BlueShield
North Carolina	BlueCross BlueShield of NC
North Dakota	BlueCross BlueShield of ND
Ohio	Anthem BlueCross BlueShield of OH
Oklahoma	BlueCross BlueShield of OK
Oregon	Regence BlueCross BlueShield
Pennsylvania	Capital BlueCross
	Highmark BlueShield
	Highmark BlueCross BlueShield
	Independence BlueCross
Rhode Island	BlueCross BlueShield of RI
South Carolina	BlueCross BlueShield of SC
South Dakota	Wellmark BlueCross BlueShield
Tennessee	BlueCross BlueShield of TN
Texas	BlueCross BlueShield of TX
Utah	Regence BlueCross BlueShield of UT
Vermont	BlueCross BlueShield of VT
Virginia	Anthem BlueCross Shield of VA
	CareFirst BlueCross BlueShield
Washington	Premiera BlueCross
	Regence BlueShield
West Virginia	Highmark BlueCross BlueShield WV
Wisconsin	Anthem BlueCross BlueShield of WI
Wyoming	BlueCross BlueShield of WY

Step-By-Step Guide Medical Savings Accounts



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Step-By-Step Guide on how to use 2026 Nestlé Medical Savings Accounts

All Nestlé medical savings accounts are administered through **Optum Bank**

Step 1: Know Which Account You're Eligible For

Eligibility is based on your medical plan:

- **HSA:** Available only if enrolled in HealthSAVER or SureSAVER.
- **FSA:** Available with ExclusiveCARE, PerformanceCARE, regional HMO's or no medical coverage.
- **LPFSA:** Available to those enrolled in HealthSAVER or SureSAVER
- **DCFSA:** Available to all eligible employees for daycare care expenses.

Which plan are you enrolled in?

Not Sure? Call the Benefits Service Center at 1-877-637-2255, single sign-on by going to MyNestlé > My Health & Wellbeing > View my current benefits or Log in directly at nestle.ehr.com

Account Name	What can you use it for?	Who Can Use It ?	How Much You Can Add (Pretax)?	How long do I keep money ?	Can You Change Amount ?	How to I access my money?
Health Savings Account (HSA)	Doctor, dentist, eye care, medicine, and some over-the-counter items	Enrolled in SureSAVER or HealthSAVER	\$4,400 (ind.)/ \$8,750(family)	Forever – it's your money, even if you leave or retire	Yes	Optumbank.com & Debit Card
Limited Purpose FSA (LPFSA)	Eye and dental care only. After you meet your deductible, use on doctor & medicine costs	Enrolled in SureSAVER or HealthSAVER	\$150 – \$3,300 per year (\$680 rollover)	1 year, can rollover \$680. Anything more unused is lost	No – only during Annual Enrollment	Optumbank.com & Debit Card
Health Care FSA (FSA)	Doctor, dentist, eye care, medicine, and some over-the-counter items	NOT in SureSAVER or HealthSAVER	\$150 – \$3,300 per year (\$680 rollover)	1 year, can rollover \$680. Anything more unused is lost	No – only during Annual Enrollment	Optumbank.com & Debit Card
Daycare FSA (DCFSA)	Daycare, summer camp, after-school care (12 & under), care for disabled dependents	Employees with a qualifying dependent	Up to \$5,000 tax-free	1 year. Anything unused is lost	Yes, but not below what you already added	Optumbank.com & Debit Card

Step 2: Open and Verify your Account

HSA: Accounts require IRS eligibility attestation during enrollment. Optum Bank verifies your legal identity, including your name, address, and Social Security number. Optum does not accept P.O. Boxes.

◦ **If you are unsure if your account has been opened, call 1-866-234-8913**

FSA, LPFSA & DCFSA: Opened automatically upon enrollment.

Step 3: Logging in to Optum Bank

Create or log in to your account at **www.optumbank.com**

- Employees can view account balances, file reimbursement claims, access electronic statements, turn off automatic FSA reimbursement if desired (by calling Optum Bank).



Step 4: Use your Funds

Optum Bank mails your debit card to the home address you have on file in the Nestlé system. You may receive separate cards depending on the account type.

- **FSA, LPFSA & DCFSA:** All contributions load onto the same debit card. If your provider doesn't accept cards, you can submit a reimbursement claim through Optum.
- **HSA:** You receive an HSA debit card that you can use for qualified expenses now or save funds for future healthcare costs.

Step-By-Step Guide Update/Open HSA



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Step-By-Step Guide on how to Update/Open your Health Savings Account (HSA)

You could be missing out on free Nestlé money if you haven't opened your account yet—don't leave it on the table!

Step 1: Log into myNestlé on a Nestlé Computer or Mobile Phone



Smartphone: Scan the QR Code or open your internet browser or type in the address, hrportal.ehr.com/nestle and log in to your Nestlé account.



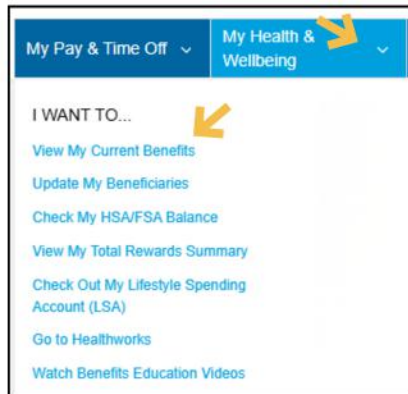
Nestlé Desktop Computer: When the login screen appears, sign in with your Nestlé credentials (email + password).

To log in:

1. Enter your Nestlé username.
2. Enter your Nestlé network password.

Step 2: Navigate to MyBenefits

Click the drop down arrow under “**My Health & Wellbeing**” and select “**View My Current Benefits.**”



Step 3: Navigate to HSA Contributions

Once you are in the MyBenefits site, select the “**My Money**” tab at the top of the page and then “**Change HSA Contributions.**” Select “**Next**” on the first notification that explains what an HSA is.



Step 4: Answer the Eligibility Questions

Answer the HSA eligibility questions and then click on the box verifying eligibility.

Please note: If you answer YES to any of the questions you are NOT eligible for an HSA.

HSA Eligibility Questions

Has anything changed since you enrolled?

Remember it's your responsibility to confirm you're eligible to avoid any tax implications at the end of the year.

HSA Eligibility Questions	
Are you currently enrolled in another health plan that is not an HSA qualifying plan?	No
Are you or your spouse enrolled in a Health Reimbursement Account (HRA) or general purpose Health Care Flexible Spending Account (FSA)?	No
Are you listed as a dependent on another person's tax return?	No
Are you currently enrolled in Medicare, Medicaid, or TRICARE?	No
In the past three months, have you received any medical benefits from the Veterans Administration or Indian Health Services for anything other than preventive care?	No

Notification

Mid-year changes to your status (or your spouse's status) could affect your eligibility and contribution limits. For more information go to [IRS publication on Health Savings Accounts](#).

☐ I verify that I am eligible and acknowledge it is my responsibility to confirm eligibility.

Step 5: Edit HSA Contributions

From here you can **edit your HSA contributions** and **submit your election**. You will receive an email notification confirming the change.

☐ Do Not Contribute

Future Contributions

Your 2025 Contribution was \$7,550.00

12 Per-Pay-Period Contributions \$ (Min \$0.00 - Max \$332.30)

- OR -

Remaining Pay Periods \$ (Min \$0.00 - Max \$3,987.60)

[How much should I contribute?](#)

Total 2026 Contributions

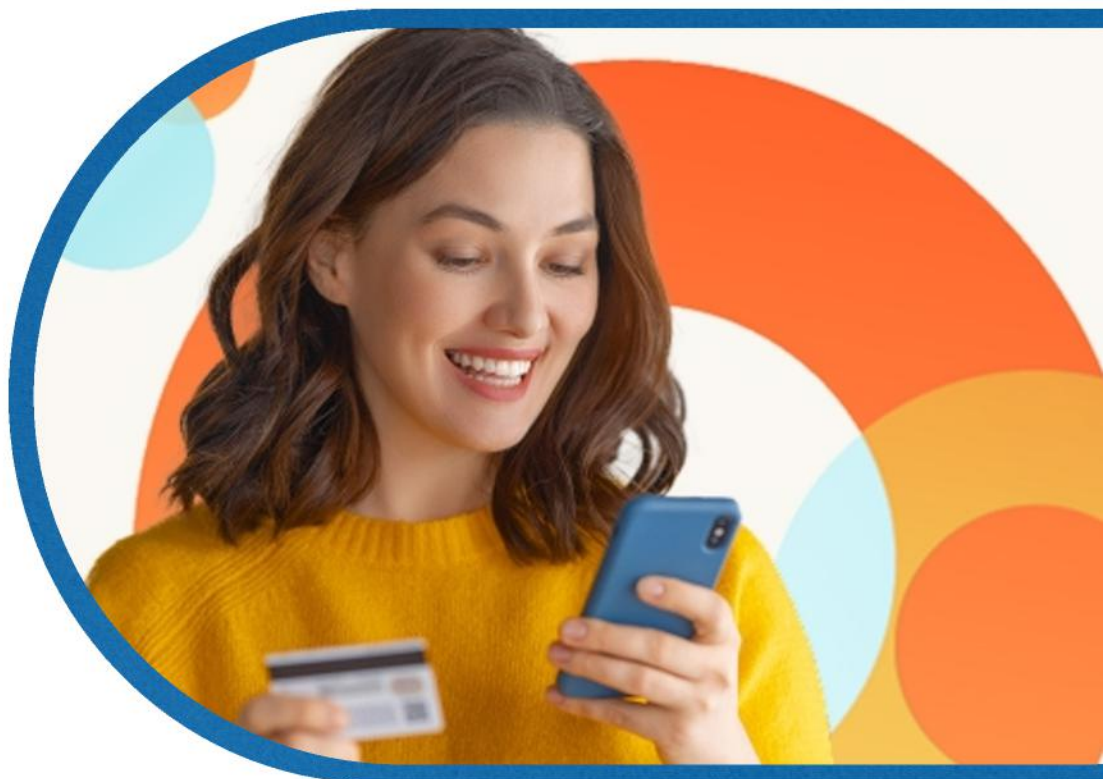


Once your account is open with Optum Bank, they will send you a **Optum Debit card** and Nestlé's contribution is deposited within 45 days.



If you have issues updating online, you can also call the **Nestlé Benefit Service Center at 1-877-637-2255**, option 2 and ask the representative to “Open your HSA.” You will need to answer five questions. If you state “YES” to any of the questions, you are not eligible for the HSA and won't receive the Nestlé contribution.

Step-By-Step Guide Optum Bank Reimbursement



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Step-By-Step Guide on Submitting 2026 Reimbursement on Optum Bank

Step 1: Log in to Optum Bank and go to Reimbursement/Claims

Go to the **Reimbursement/Claims Section**. Navigate to **“Reimburse Myself”**, **“File a Claim,”** or **“Submit Reimbursement”** (labels may vary slightly by account type).

Step 2: Enter Expense Details

Choose the account the expense should come from (FSA, LPFSA, HSA, DCFSA). Enter the **date of service**, **provider information**, and **amount**.

Step 3: Upload Documentation

Upload a receipt or explanation of benefits (EOB). (You must keep receipts even if not required during submission, especially for IRS audits for HSAs).

Step 4: Select Reimbursement Method

Select **reimbursement method** by choosing Direct Deposit (recommended) or mailed check.

Step 5: Submit the Request

Review your information, **submit claim**. Track status on the Optum Bank dashboard or mobile app.

Questions?

Contact **Optum Bank** by logging into **optumbank.com** or calling:

- **FSA:** 1-800-243-5543
- **HSA:** 1-866-234-8913

Contact the **Nestlé Benefits Service Center** at 1-877-637-2255, Option #2



Key Deadlines

Account	Funding Timing	Rollover Rule	Account Closure: Why	What to Do
HSA	Employer funding: Jan & Jul Employee: 3–5 business days post-paycheck	Full rollover every year	If an Optum Bank account goes negative , it will be closed. Any employer contribution for that year is forfeited.	Ensure eligibility on myBenefits (nestle.ehr.com) and “open” account on OptumBank.com under Nestlé using company code 333000A
FSA / LPFSA	Funds available: Jan 1 New hires: 1–2 weeks after elections	Limited rollover (amount varies by year).	The account doesn’t close , but funds over the rollover limit are forfeited. After termination , expenses must be incurred by your last workday; claims can be submitted through March 31.	Use funds before year end to avoid forfeiture above the IRS limit. In-network claims for CareFIRST, Caremark, VSP, EyeMed & MetLife are automatically reimbursed to you if you don't use your debit card. To opt out, call 1-800-243-5543.
DCFSA	Funded 3-5 business days after each payroll via deductions.	No rollover — unused funds are forfeited.	The account doesn’t close , but funds above the rollover limit are forfeited. After termination , claims must be incurred by Dec 31 and submitted by March 31 of the following year.	Use funds before year end to avoid forfeiture.

Step-By-Step Guide Dental Insurance



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Step-By-Step Guide on using your 2026 Nestlé Dental Insurance

All Nestlé Dental plans are administered through **MetLife**

Which plan are you enrolled in?

Not sure?

Use one of the methods below:



Scan the correct QR Code



Call the **Benefits Service Center**
at **1-877-637-2255**



Single sign-on by going to **MyNestlé > My Health & Wellbeing > View my current benefits**



Log in directly at **nestle.ehr.com**



Dental-Core

Regular dental care. No braces coverage.



Dental-Plus

Regular care and braces, with higher yearly help from the plan.

Step 1: Pick a Dentist

Log on or create an account at **Metlife.com** and choose a dentist in network to save money.

- Be sure to select the **PDP Plus network** when searching for providers.

Step 2: Get Your Cleanings & Exams

You get 2 no-cost cleanings and 2 no-cost exams per calendar year, fully covered if you use a network dentist.

Step 3: Get Your X-rays

- **Full mouth X-rays:** 1 set every 36 months at no cost.
- **Bitewing X-rays:** 1 set per year for adults; 2 sets per year for children all at no cost.

Questions?

Call **1-877-638-8020**
or visit **Metlife.com**



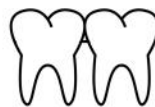
Do you have a Health Savings Account?

If you have a **Limited Purpose FSA (LPFSA)** or **Health Care FSA**, use those funds first for any vision expenses.

If you have a **Health Savings Account (HSA)**, you may use it too — but remember: LPFSA and FSA funds only rollover a portion on your balance if not used.

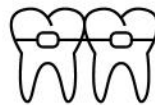
Not Sure?

Call the Benefits Service Center at 1-877-637-2255, option 2



DENTAL-CORE PLAN

- 50% of the cost for crowns/dentures, up to \$1,000 per person per year.
- **Braces are NOT covered in this plan.**



DENTAL-PLUS PLAN

- 40% of the cost of major work, up to \$2,000 per person per year.
- **Braces are covered** at 50% up to \$2,500 lifetime per person.

Step-By-Step Guide Vision Insurance



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Step-By-Step Guide on using your 2026 Nestlé Vision Insurance

Which plan are you enrolled in?

EyeMed VSP

Both plans offer similar benefits for covered services under Nestlé's vision plan.

Step 1: Create an Account

Use the provider's website to create an account for you (and/or your family) to access your ID cards search for in-network options.

Step 2: Find a Doctor

Search for an eye doctor within your plan's network for maximum savings and contact them to schedule an appointment.

Step 3: Get Your Vision Exam

A basic eye exam checks your vision, prescription, eye coordination, eye pressure, and screens for issues like glaucoma or diabetes to give a full picture of your eye health.

TIP: Be sure to ask which tests are included and which may come with extra fees, and remember—you can shop around for things like eyeglass frames instead of automatically choosing your provider's options.



Do you have a Health Savings Account?

If you have a **Limited Purpose FSA (LPFSA)** or **Health Care FSA**, use those funds first for any vision expenses.

If you have a **Health Savings Account (HSA)**, you may use it too — but remember: LPFSA and FSA funds only rollover a portion on your balance if not used.

Not Sure?

Call the Benefits Service Center at 1-877-637-2255, option 2

Not sure?

Use one of the methods below:



Scan the correct **QR Code**



Call the **Benefits Service Center** at 1-877-637-2255



Single sign-on by going to **MyNestlé > My Health & Wellbeing > View my current benefits**



Log in directly at **nestle.ehr.com**

Step 4: Understand your Charges

Use your provider's online cost estimator tool on the website or by calling to plan ahead.

	Cost	Time-frame
Basic Eye Exam	\$20 Copay	Every 12 months
One set of standard plastic lenses (single vision, bifocal, trifocal, or lenticular lenses)	\$0 Copay	Every 12 months
Frames	up to \$130	Every 24 months
Contacts	\$130 (in lieu of lenses and frames)	Every 12 months

Questions?

EYEMED
eyemedvisioncare.com
1-866-939-3633



VSP
vsp.com
1-800-877-7195



Step-By-Step Guide Prescription Coverage



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Step-By-Step Guide on using your 2026 Nestlé Prescription Coverage

All CareFirst member prescription plans are administered through **CVS Caremark**

Step 1: Log in/Create Account

Log in or create an account at **Caremark.com** to review your plan's drug prices and locate a pharmacy.



You can go to **ANY** pharmacy in the CVS network - this is not limited to CVS locations!

Step 2: Fill your prescriptions with your doctor

Once you have chosen a pharmacy and your doctor fills your prescription, present your **CVS Caremark ID** card when you pick up your medication. This ensures pricing, discounts, and coverage apply correctly.

Step 3: Know the rules for maintenance medications (daily/ongoing meds)

You can fill a 30-day supply twice at any in-network retail pharmacy.

- After those two fills, your plan requires 90-day fills for continued coverage. You must contact your doctor to update the prescription.

Which plan are you enrolled in?

Not Sure? Call the Benefits Service Center at 1-877-637-2255, single sign-on by going to MyNestlé > My Health & Wellbeing > View my current benefits or Log in directly at nestle.ehr.com

	SureSAVER	HealthSAVER	ExclusiveCARE	PerformanceCARE
Deductible Amount you pay out of pocket before the health plan starts sharing the cost of your care	Must meet medical deductible (\$3400 Employee/\$6800 Family) before plan begins to pay	Must meet medical deductible (\$1800 Employee/\$3600 Family) before plan begins to pay	\$100 Employee only prescription deductible \$300 Family only prescription deductible	
Preventive Medication A maintenance medication taken regularly to help stop a disease from starting or getting worse	Over 400 FREE Preventative drugs covered at \$0 including options for diabetes, blood pressure, and cholesterol		You pay just the copay for generic and up to the deductible & coinsurance for brand medications*	
Generic Same active ingredients as brand-name drugs but cost less	You pay 30% of the cost of the drug after deductible is met	You pay 20% of the cost of the drug after deductible is met	\$15 Copay (\$40 90-day mail order)	
CVS Preferred Brand-Name Medication FDA-approved brand-name medication selected for its safety, effectiveness, and value	You pay 30% of the cost of the drug after deductible is met (see column above)	You pay 20% of the cost of the drug after deductible is met (see column above)	You pay 25% (coinsurance) of the cost of the drug after deductible is met	
CVS Non-Preferred Brand Name Medication A higher-cost medication that isn't on the Preferred Drug List because a more affordable	You pay 30% of the cost of the drug after deductible is met (see column above)	You pay 20% of the cost of the drug after deductible is met (see column above)	You pay 40% (coinsurance) of the cost of the drug after deductible is met	

*For additional information on prescription coverage, visit Healthworksatnestle.com and search "Prescription Coverage".

Questions?

CVS Caremark Customer Service at **1-866-768-4261** or log on to **Caremark.com**



Step-By-Step Guide Prescription Mail Order



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you back to the **Table of Contents**

Step-By-Step Guide on how to use CVS Caremark 90-Day Prescription Mail Order

All CareFirst BCBS member prescription plans are administered through **CVS Caremark**

What is mail order?

Mail order lets you receive a **90-day supply** of your medication:

- Delivered to your home, or
- Picked up at a CVS Pharmacy (or **select participating pharmacies**, depending on your state)

When is a 90-day prescription required?

For **maintenance medications** (drugs you take long-term, like blood pressure or cholesterol meds):

- You may fill a 30-day supply up to two times. After the second fill, Nestlé prescription benefits require a 90-day prescription.
- If you keep filling 30-day maintenance medication prescriptions after that, benefits will not be paid.



How do I request a 90-day prescription mail order?

Ask your provider to write a 90-day prescription with refills by either;

- Sending it electronically to CVS Caremark, or
- Giving you a paper prescription which you can take to the pharmacy or upload to your Caremark.com account

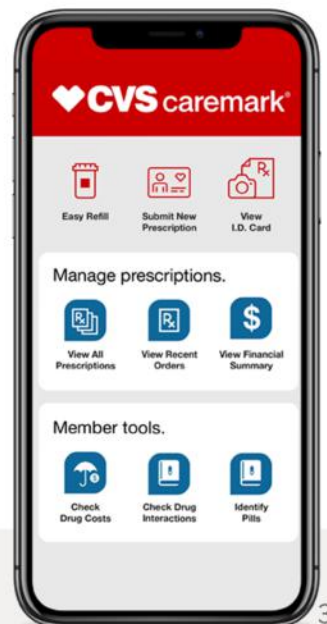
With mail order, you will receive your 90-day prescription right to your home within 10-14 days of the order via first class mail or UPS.

- If you selected “pickup,” head to the pharmacy to retrieve your order.

How much will it cost?

Your cost depends on your Nestlé medical plan. Log in or register your **Caremark.com** account, and navigate to the “**check drug cost.**”

Nestlé requires all prescription fills to be **generic** when possible, unless specified by your doctor on the prescription. If you choose a brand-name drug when a generic is available, you may pay the cost difference—even if your doctor says “dispense as written.”



Questions?

CVS Caremark Customer Service at **1-866-768-4261** or log on to **Caremark.com**

Step-By-Step Guide Nestlé 401(k)



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Step-By-Step Guide on how to participate in the Nestlé 401(k)

The Nestlé 401(k) plan is administered by **Empower**

Step 1: Log in/Create Account



The first time you log in to your account, visit **empower.com/nestle** or scan the **QR Code** to download the app:

1. Click **Register**.
2. Select the **I do not have a PIN** tab.
3. Follow the prompts to **confirm your personal identifying information**.
4. Complete the **two-factor authentication**.
5. Create your **username** and **password**. Be sure to add your email address.



Step 2: Enroll in the Plan

To make saving for retirement easy, most of our **new hires are automatically enrolled** in the Nestlé 401(k) plan. This means that approximately **30 days after hire**, you'll start contributing **6%** of your **before-tax pay** to the 401(k) Plan, and those will be invested in a target date fund that is chosen based on your date of birth.

If you'd like to get started sooner, choose different contributions or investments, or opt out of participation:

1. Select **Quick Enrollment** to use the pre-selected enrollment options, or
2. Select **Customize Enrollment** to select your own contribution rates, types and investment elections.

Step 3: Name your Beneficiary

To review, update or add beneficiaries:

1. Find the **I want to...** menu on the top right.
2. Select **View/edit beneficiary information**.

Step 4: Learn more about your retirement benefit

Review the **Summary Plan Description** for more details about your **Nestlé 401(k)** Retirement Plan:

1. Log in to your account at **empower.com/nestle**.
2. From the top menu, select **Account**, and then click your Nestlé 401(k) Plan.
3. Select **Overview**.
4. Under **Plan Information** in the bottom left corner, select **Summary plan description**.



Download the Empower app

Available in the **App Store**® from Apple® and on **Google Play**.



Questions?

Call **1-877-637-2255** and select the **Retirement** option.

Step-By-Step Guide Free Financial Coaching



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Step-By-Step Guide on how to participate in Free Financial Coaching

Nestlé Financial Coaching is administered by **Financial Finesse**

Step 1: Log in/Create Account

Go to **ffhub.com/nestle**, scan the **QR Code** or download the **Financial Finesse app**.

- If you forgot your password, you can utilize the “**Forgot Password**” link to reset
- If this is your first time logging in, click “**Sign Up**” and enter requested information to create an account.



Step 2: Explore the Hub

This is your **personalized home base**, and where you can access **Life Event Guides** and a library of **articles, videos** and **calculators**.

Step 3: Get to know Aimee, the virtual financial coach

From the Hub, take the free **Financial Wellness Assessment** by providing confidential answers about your financial habits, goals and risk factors.

- Aimee, the AI-powered virtual financial coach will provide you a **Financial Wellness Score™** and a **personalized Action Plan** with steps to put you on the path to financial wellness.
- Come back any time to ask Aimee for instant answers to your financial questions.

Step 4: Join a Webcast

Choose from a variety of live, interactive webcasts on money management and retirement planning topics to meet your needs.

- Log in to the **Financial Finesse Hub**.
- Click **Upcoming Events** to see the full schedule of webcasts.
- Select a webcast from the list and click **Register Now**.
- You’ll receive a **Registration Confirmation** with instructions for joining via zoom at the email address you have on file with Financial Finesse.

Step 5: Talk to a Financial Coach

If you’re looking for personalized financial guidance, you can meet one-on-one virtually with a Financial Finesse Certified Financial Planner Coach. Your coach will talk through your goals with you to provide you with a simple, step-by-step plan to help you move forward with confidence.

- Log in to the **Financial Finesse Hub**.
- Click **Upcoming Events**.
- Look for **Nestlé Virtual Retirement Planning Consultation** dates.
- Choose a timeslot, enter your phone number, and click **Register Now**.
- You’ll receive a **Registration Confirmation** and instructions at the email address you have on file with Financial Finesse.



Download the app

Available in the **App Store®** from Apple® and on **Google Play**.



Step-By-Step Guide Lifestyle Spending Account



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Step-By-Step Guide on how to participate in the 2026 Lifestyle Spending Account

The Lifestyle Spending Account is administered through **Health Equity**

Step 1: Set Up or Log in to your Account

On the Nestlé Network (SSO)

- Go to **Our Nest > myNestlé > My Health & Wellbeing > I Want To... > Check Out My Lifestyle Spending Account (LSA)**.

Off the Nestlé Network

- Go to **Healthequity.com/nestle** (Heads up — the URL will display as WageWorks).
- Click **Register**.
- Then, follow the prompts to verify your identity.
 - Use the last four numbers of your Social Security number as your ID Code.
 - The information you provide must match what we have on file.



Step 2: Make Your Purchase

- Full time Benefits eligible employees can spend the \$500* all at once on one big item or throughout the year on smaller purchases.
- Part time Benefits eligible employees can spend the \$250* all at once on one big item or throughout the year on smaller purchases.

Step 3: Submit Your Receipts

There are two ways to submit your receipts:

- Online at **Healthequity.com/nestle** (Heads up – the URL will display as WageWorks.)
- Via the **EZReceipts app**

Step 4: Receive Your Reimbursement

Nestlé will reimburse eligible expenses up to a maximum of \$500* per calendar year. You'll be reimbursed through Nestlé payroll within 1 – 2 pay cycles of your claim submission and approval.

- Your LSA reimbursement will appear on your paycheck as **'Lifestyle Spend claim pmt'** under 'other earnings.'

Understanding tax implications with LSA:

- In accordance with IRS guidelines (IRS publication 15-B), the LSA benefit is taxable and always has been.
- Prior to 2026, taxes for LSA appeared on your paystub as, 'Imputed Inc Lifestyle Spend.'
- Moving forward, once your claim is processed, the taxable portion for LSA will appear on your paystub under taxable gross earnings as **'Taxbl not w/h' (Taxable not withheld)**.

* ELIGIBILITY

LSA (\$500 only): All Regular, U.S. NesCARE benefits-eligible employees

LSA (\$250 only): All Regular, Part-time employees (hourly scheduled to work less than 30 or Salaried working less than 20); not temp, seasonal, contractor or intern

Questions?

Call: 1-877-637-2255, select Option #7

Step-By-Step Guide Pet Adoption



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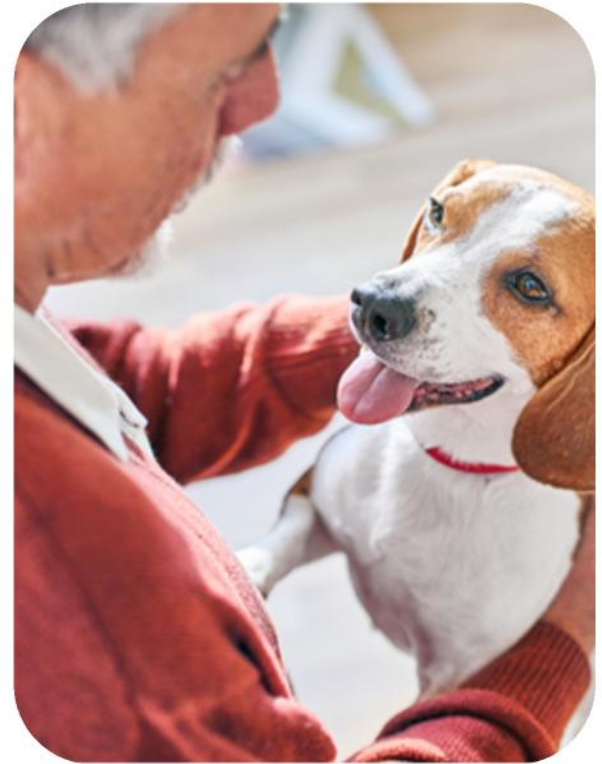
Step-By-Step Guide on how to participate in the **2026 Pet Adoption Program** Hourly Employee Process

Learn more at [Healthworksatnestle.com](https://healthworksatnestle.com)

Step 1: Gather Your Supporting Documentation

To qualify, your documentation must meet **all** of the following requirements:

- Only **one (1) reimbursement** is allowed within a **rolling 365-day period**
- The pet must be **registered in the employee's name** (Documents listing a spouse or family member will not be accepted).
- Eligible veterinary clinic documentation must be dated after the pet's adoption date and submitted **within six (6) months of adoption**.
- Documentation must show the pet has been **established as a patient** and is receiving **ongoing veterinary care**.



Step 2: Create Reimbursement Request

Hourly employees have **two options** to submit the request for pet adoption reimbursement.

Option 1:

1. Hourly employees who do not have access to the Nestlé Network should email their supporting documentation to usnbshrsc@us.nestle.com. Please include the following information within the email body:
 - a. **Employee Name**
 - b. **Employee SAP ID**
 - c. **Date dog or cat was adopted**
2. After submitting the email, you must then call the **Nestlé HR Service Center at 1-877-637-2255**, then **select option 6, followed by option 2**, to complete the application process.

Option 2:

1. Reach out to your Local HR representative for assistance



Questions?

For further questions on this reimbursement benefit, please email usnbshrsc@us.nestle.com.

Step-By-Step Guide Growing Family Recognition



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Step-By-Step Guide on how to participate in the Growing Family Recognition Program

The **Growing Family Recognition Program** is administered internally through Nestlé in partnership with the **Real Recognition Program**

Step 1: Complete the Growing Family Submission Form

Available on the “**I’m Welcoming a Child**” page at **Healthworksatnestle.com**.
You can also search “**Growing Family Recognition**” or **Scan the QR Code**.



Ensure you are eligible for the program:

- Are a regular, U.S. NesCARE benefits-eligible employees (as defined in the NesCARE SPD)
- Has welcomed a child—by birth or adoption—within the past 12 months of submission date
- Only submitting one recognition per child, per family. If you had twins, you must submit the form twice.
- Are the legal birth or adoptive parent.

Step 2: Ensure Accuracy

- The form must be fully completed and accurate.
- **Your Nestlé Employee ID Number and Nestlé E-Mail address must be entered 100% accurately in the form, otherwise the form will be auto-rejected without notice.**
 - Please contact your local HRBP if you are unsure of any of the field responses, especially your **Nestlé e-mail address** and **Employee ID**.

Step 3: Notify your HR Business Partner

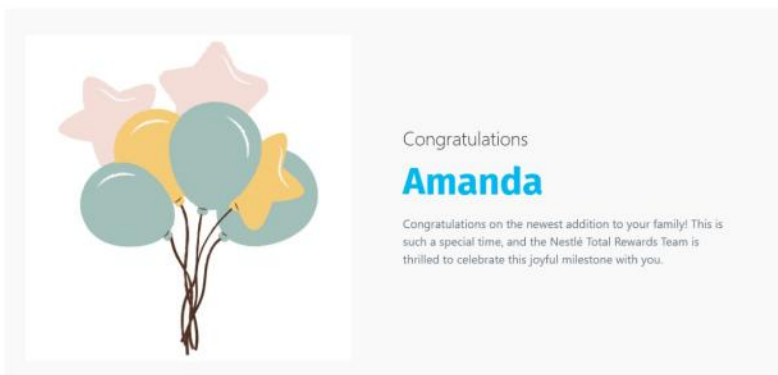
Let your HR Business Partner know you’ve submitted the form.

Step 4: Wait for Approval & Processing

Once validated by HR, the form routes to the Nestlé Total Rewards team for processing.

Step 5: Receive your Recognition and Mailed Package

Within **4–6 weeks**, you’ll receive an email to your Nestlé e-mail address and a mailed letter with instructions to redeem your Real Recognition points.



Questions?

Need Support?

Reach out to your local HR Business Partner

Step-By-Step Guide Spring Health



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Step-By-Step Guide on using your 2026 Nestlé Mental Wellbeing Support Benefit, Spring Health

What kind of support do you need?

Support Type	What is it?	Who can use it?	How many sessions does Nestlé cover at no cost?	How to I schedule an appointment?
Therapy (Virtual or In-Person)	A proven method to help people through mental and emotional distress.	Employees and eligible Dependents Age 6+	Up to 6 Free Therapy Sessions per member, per calendar year	Browse recommended providers or search by specialty, gender, ethnicity, or language. You can view availability and book an appointment online, or your Care Navigator can help
Coaching (Virtual)	Unbiased support to help people reach their goals and improve their well-being.	Employees and eligible Dependents Age 13+	Up to 6 Free Coaching Sessions per member, per calendar year	Browse coaches, view availability, and book an appointment online, or your Care Navigator can help.
Medication Management (Virtual)	A medication consultation with a board-certified physician or psychiatrist	Employees and eligible Dependents Age 18+	Up to 2 covered therapy sessions can be used for this per calendar year	You can browse medication managers, view availability, and book an appointment online, or your Care Navigator can help.

Step 1: Log in/Create Account

Go to **nestle.springhealth.com** or download the Spring Health app.



Step 2: Take the Assessment

Helps personalize your care plan.

Step 3: Choose your Provider

Browse from recommended providers or search by specialty, gender ethnicity, or language.

Not finding a provider that works for you? Connect with a Care Navigator to help walk through care options, find the right provider and provide emotional support.

Step 4: Book your Appointment

Schedule directly online or ask your Care Navigator to book for you.

Step 5: Attend your Session

Virtual (and in-person for some therapy providers). Completely private and confidential.

Questions?



1-855-629-0554
(Mon–Fri, 8am–11pm ET)

springhealth.com/support

Spring Health is available to U.S. Nestlé employees, spouses, domestic partners, dependent children and household members (ages 6+) within the U.S. Parents and caregivers of children ages 0-5 can work with a Care Navigator to help find the right care. Therapy and/or coaching sessions booked beyond the Nestlé sponsored sessions per calendar year will be subject to out-of-pocket costs. You can request a cost estimate via your account or contact your Care Navigator with questions or concerns. Check out the Spring Health FAQ on Healthworksatnestle.com for additional details.

Step-By-Step Guide Surgery Support



Nestlé

total REWARDS

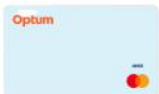
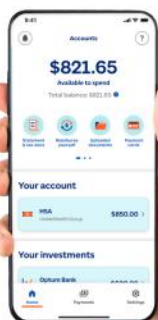
HEALTH, WEALTH & MORE

**Click the Total Rewards Logo to take
you back to the Table of Contents**

Step-By-Step Guide on utilizing 2026 Nestlé Benefits to Prepare for Surgery

Surgery Checklist

- ☐ **Review your medical coverage** to determine costs by logging into carefirst.com/myaccount or utilize the **Carrum Health Benefit** for applicable surgeries by contacting Carrum at carrum.me/nestle or 1-888-855-7806.
- ☐ **Notify HR** if you need time off and submit a **Leave Request** if necessary.
- ☐ Review your **disability benefits** coverage on **myBenefits** by going to **MyNestlé > My Health & Wellbeing > View my current benefits**, log in directly at nestle.ehr.com or call the **Benefits Service Center** at 1-877-637-2255, Option 2.
 - Nestlé automatically provides both **Short (STD) & Long (LTD) Term Disability**:
 - **STD**: A percentage of your pre-disability earnings, reduced by deductible income
 - **LTD**: Paycheck protection in the unfortunate event you are disabled for more than six months.
 - Nestlé offers the option during Annual Enrollment to add **supplemental LTD** coverage
 - Coverage includes 60% of your base pay plus bonus (up to \$15,000 per month benefit).
- ☐ **Optional**: Receive complimentary **Nestlé IMPACT Advanced Recovery** drink, by completing the application located on Healthworksatnestle.com.
 - Search **IMPACT Advanced Recovery® Drink**, complete and submit the form at least two weeks before surgery, and email to TotalRewards@us.nestle.com



Do you have a Health Savings Account?

If you have a **Limited Purpose FSA (LPFSA)** or **Health Care FSA (FSA)**, use those funds first for any vision expenses.

If you have a **Health Savings Account (HSA)**, you may use it too — but remember: LPFSA and FSA funds only rollover a portion on your balance if not used.

Not Sure? Call the Benefits Service Center at 1-877-637-2255, option 2

Questions?

Call: 1-877-637-2255, option #2
Hours: Monday-Friday, 8a.m.-7p.m. EST

Step-By-Step Guide Tobacco-Free Support



total REWARDS
HEALTH, WEALTH & MORE

**Click the Total Rewards Logo to take
you back to the Table of Contents**

Step-By-Step Guide on how to enroll in 2026 Tobacco-Free Support

Tobacco Cessation is provided by **Craving to Quit®** through **CareFirst Wellbeing**

Step 1: Log in/Create Account

Log in or create an account at **Carefirst.com/wellbeing** (or **scan the QR code**) or download the CareFirst Wellbeing app for easy access.

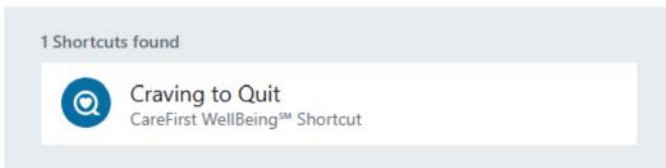


Step 2: Search “Craving to Quit”

Once logged into the CareFirst Wellbeing program, use the search feature at the top of the screen and type in “Craving to Quit” or “Tobacco Cessation.”

Step 3: Click on “Craving to Quit”

Click on the “Craving to Quit” shortcut.



Step 4: Click on “Continue”

Click the continue button, answer the assessment questions and then click “Get Started Now”

Congratulations, you're ready to quit!

Create an account with Craving to Quit and get the help you need today.

If you don't have the Craving to Quit app installed on your phone you'll be prompted to download the app and launch it. Once you have launched the app you will automatically be logged in and ready to start the first day of your quit journey.

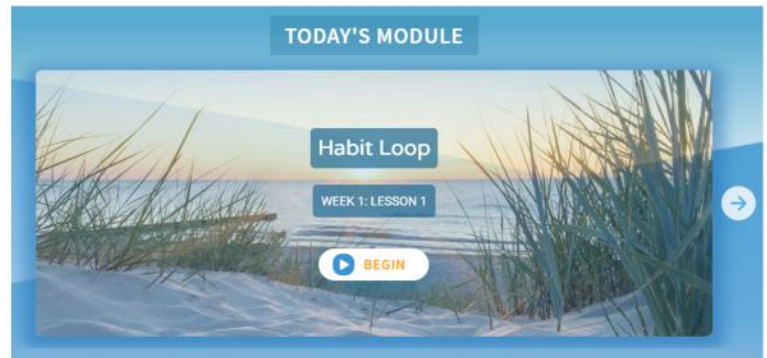
Get Started Now

Step 5: SSO to Craving To Quit

The system will SSO (single sign on) you into the Craving to Quit Platform. Your information should automatically populate in your profile. Complete the profile questions and click **“Continue.”**

Step 6: Click Begin

Click Begin to start the program.



Nicotine Replacement Therapy (NRT)

- NRT is a covered medication with CVS/Caremark if you're enrolled in a NesCARE medical plan.
 - On HealthSAVER or SureSAVER, NRT is covered at 100% as a preventive medication.
 - Call CVS/Caremark: 1-866-768-4261 for details.
- If you're not on a NesCARE plan, contact your prescription drug carrier to confirm coverage.
- NRT is not associated with the Craving to Quit program.

Questions?

Call: 1-833-502-9928, Option 3

Hours: Mon–Fri 7:00 AM–8:00 PM (CST); Sat 8:00 AM–4:30 PM (CST)

Step-By-Step Guide Health Coaching



total REWARDS
HEALTH, WEALTH & MORE

**Click the Total Rewards Logo to take
you back to the Table of Contents**

Step-By-Step Guide on how to enroll in 2026 Personal Health Coaching

Personal Health Coaching is provided through **CareFirst Wellbeing**

Step 1: Log in/Create Account

Log in or create an account at **Carefirst.com/wellbeing** (or scan the QR code) or download the CareFirst Wellbeing app for easy access.



Step 2: Search “Coaching”

Once logged into the CareFirst Wellbeing program, use the search feature at the top of the screen and type in **“Coaching.”**

Step 3: Click on “Next”

Click on the **“Next”** button when the Coaching message appears.

Step 4: Complete the Assessment

Answer the assessment questions , enter your phone number, confirm your mailing address and **schedule your appointment!**

You've been matched with a coach!

Schedule your first coaching call to meet your coach.

Your coach will call you during the 1-hour window you have selected.

Your current time zone: United States; Eastern time

<

Feb 2026

>

Today

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

Available times

AM

PM

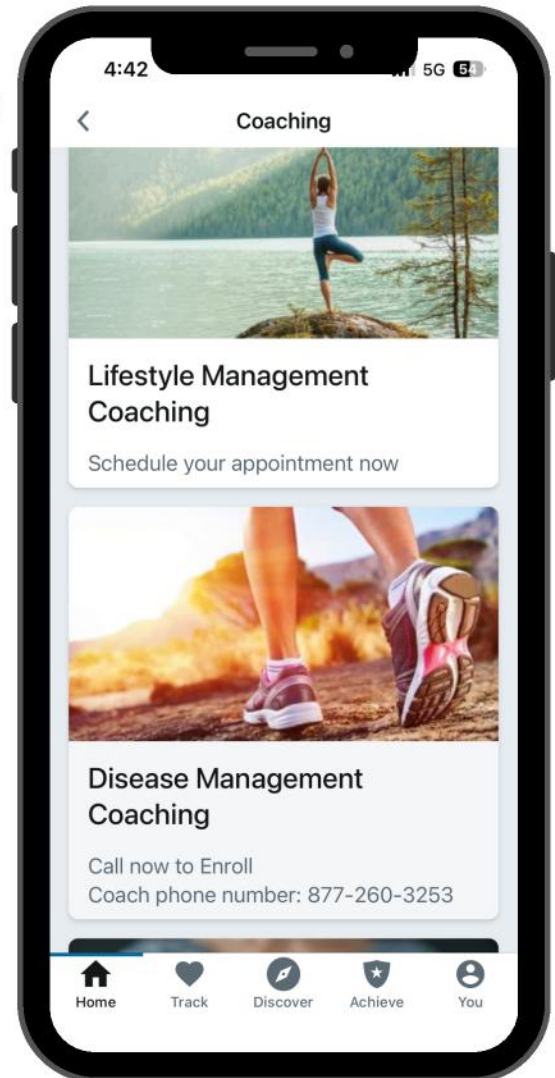
11:30 AM

5:30 PM

8:30 PM

Select Appointment

Call 877-260-3253 if you prefer to speak with an agent to schedule your appointment.



Questions?

Call: 1-833-502-9928, Option 3

Hours: Mon–Fri 7:00 AM–8:00 PM (CST); Sat 8:00 AM–4:30 PM (CST)

Step-By-Step Guide Diabetes Support



total REWARDS
HEALTH, WEALTH & MORE

**Click the Total Rewards Logo to take
you back to the Table of Contents**

Step-By-Step Guide on how to enroll in 2026 Diabetes Support by Omada Health

Diabetes support is available to CareFirst enrolled members through **Omada Health**

Step 1: Complete Enrollment Form



Go to **omadahealth.com/nestle** or **scan the QR Code** to complete the five-minute enrollment form to find out if you're eligible.

- You will need to enter:
 - Your **Employee ID Number**
 - **Phone Number**
 - **Zip Code**
 - Have an **active email address** you can access.
 - If you have your most recent **A1C test result**, you will be asked to enter.
- Once you complete the assessment, you will be required to verify your email address

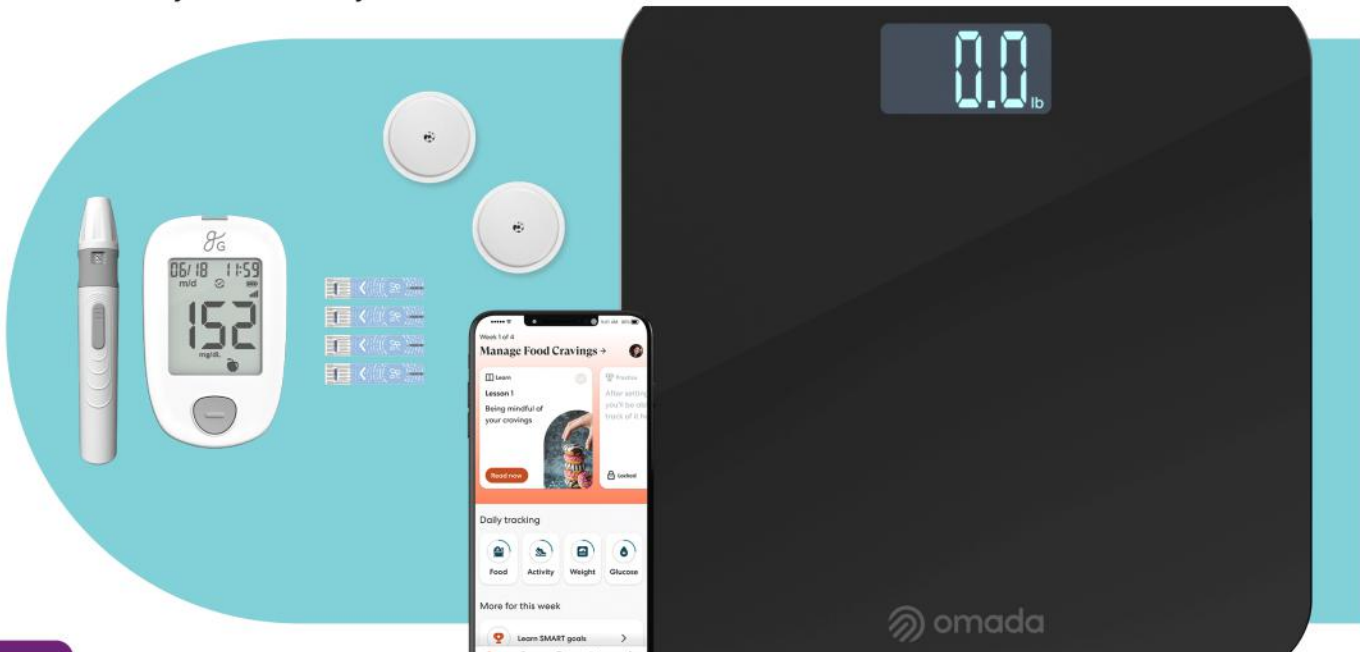
Step 2: View Program Acceptance

Once you have verified your email, you will be prompted to click and see if you qualified for the program.

- If yes;
 - You will need to finish setting up your Omada account by creating a password
 - Verify your mailing address to receive your program devices (based on clinical eligibility).

Step 3: Start the Program

You will receive your Omada Diabetes Kit in the mail and your program will kick off the Sunday following your enrollment and after you received your kit.



Questions?

Call: 1-833-502-9928, Option 3
Hours: Mon–Fri 7:00 AM–8:00 PM (CST);
 Sat 8:00 AM–4:30 PM (CST)



Step-By-Step Guide Fitness Discounts



total REWARDS
HEALTH, WEALTH & MORE

**Click the Total Rewards Logo to take
you back to the Table of Contents**

Step-By-Step Guide on how to access Fitness Discounts

Employees have access to multiple fitness discounts through **Blue 365**, **Active&Fit** and **Perks at Work**

Blue365

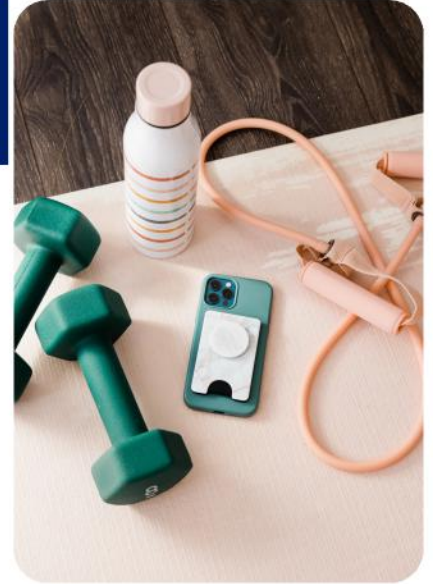
Discounts on gym memberships, fitness gear, wellness, and more.

To Get Started:

1. Go to **blue365deals.com**.
2. Log in or create an account.
 - a. When creating an account; use the Member ID on your CareFirst BlueCross BlueShield ID card
 - **No CareFirst medical coverage?** Enter **233** instead
3. Complete the registration and click **Register**.
4. Browse discounts (gyms, fitness trackers, meal kits, etc.).
 - For gym discounts: click **Fitness** → **Gym Membership**
5. You may be asked to enter your Member ID again to confirm eligibility.



Scroll to the bottom of the Blue365 homepage and click **Contact Us** under the Member section. Blue365 is not managed by Nestlé.



Active&Fit Direct

Access to 12,800+ gyms for \$28/month or 10,200+ premium exercise studios starting at \$30/month. In addition to either membership you gain access to over 17,000+ fitness videos.

To Get Started:

1. Login or create your CareFirst WellBeing account at **carefirst.com/wellbeing**
2. Search **Active & Fit**
3. Click **Active & Fit** tile
4. Click **"Join Now"** and create an account.
5. **Search gyms** near you and choose the one you want.
6. Pay the enrollment fee + first month. (*Enrollment fee is waived periodically during the year*).
7. Download your **digital gym confirmation** and start using your membership.



1-844-646-2746 | Monday – Friday: 8am – 9pm ET

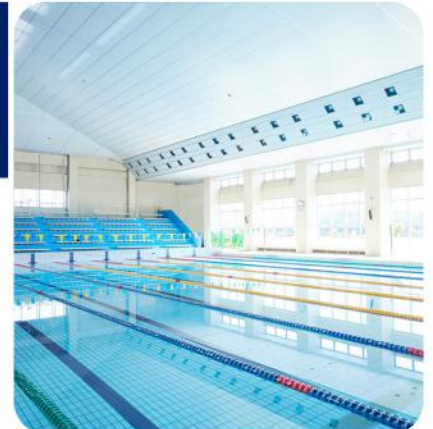


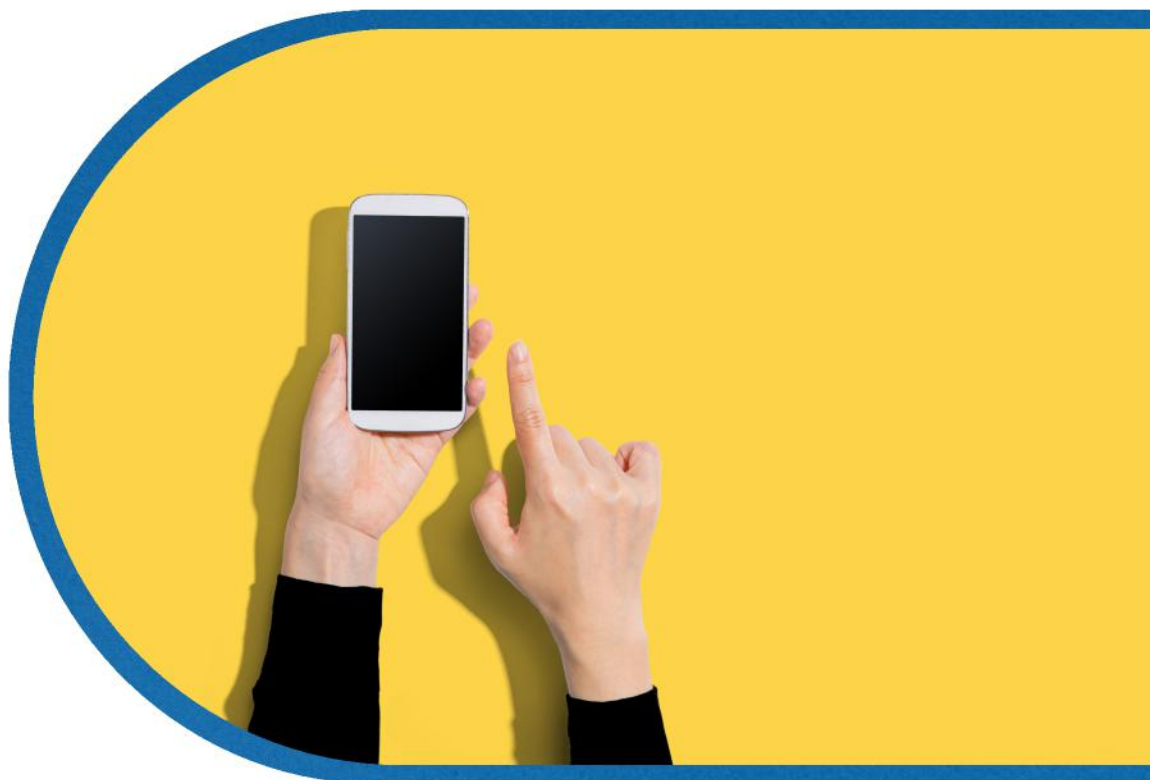
Perks at Work

Access to discounts at over 28,000 retailers nationwide to help you reduce your personal expenses. You can save on everything from groceries and movie tickets to clothing and vacations.

To Get Started:

1. Go to **perksatwork.com/login** (Nestlé's Perks at Work platform).
2. Your **username** is your **8-digit Nestlé employee ID number**.
3. Your initial **password** will be your **last name (all lowercase)**
4. Search **"Fitness"** or choose the Health & Wellness category to browse gym discounts, class passes, and fitness product deals.
 - a. Follow the offer instructions to redeem (online or in-store).





Step-By-Step Guide on completing your 2026 **Healthy Rewards**



It's EASY!

What is Healthy Rewards?

Healthy Rewards is Nestlé's wellness incentive program that gives you money for completing healthy activities, allowing you to earn up to **\$400** for yourself or **\$800** if you cover a spouse or domestic partner. To receive money for the next plan year, you must finish all activities by **November 30, 2026**.



Create a
Carefirst.com/wellbeing
account



\$150

Complete the 10
minute **Health
Assessment**



\$200

Get a **biometric
screening** and submit
your numbers



\$50

Pick from the other
Healthy Rewards
actions to complete

= \$400 in **Healthy
Rewards** on your
2027 **paychecks!**

Where does the money go?

Your credit will be paid out on your 2027 paychecks. It is reflected each time your medical premium is paid which reduces the amount you are paying for medical coverage —

- *For example, a \$400 reward equals about \$16.67 off each paycheck if you're paid 24 times a year.*



**Flip through the
step by step guides
to learn how to
earn your credit!**



Step-By-Step Guide on how to Register for CareFirst Wellbeing



total REWARDS
HEALTH, WEALTH & MORE

Click the Total Rewards Logo to take you back to the Table of Contents

Step-By-Step Guide on how to Register for CareFirst Wellbeing

CareFirst Wellbeing is available to all benefits eligible Nestlé employees and spouses/domestic partners 18+

Follow the steps below to “Create Your CareFirst Account”

Step 1: Create Account

Everyone will need to create a new CareFirst wellbeing account in 2026.

- Go to **carefirst.com/wellbeing** or **scan the QR Code**.
- Click on “**Log in or Register**”
- A new page will load - click on “**Get Started Now**”



Step 2: Enter Your Information

You will be **required** to provide:

- **First & Last Name**
 - If your name has a hyphen, you will need to input that. Your name should be written the same as it appears on your Benefits
- **Date of Birth** (MM/DD/YYYY)
- **Zip Code** for your current home
- **Last 4 Digits** of your **SSN**

Step 3: Enter your email and create a password

Enter your **E-mail Address** (you can use work or personal)

- Create a Password
- Opt into privacy terms
- Click “**Create Account**”

Step 4: Optional - Enter your phone number

Enter your **mobile phone number** for added security

Step 5: Take RealAge Health Assessment

You have the option to **complete the RealAge Health Assessment** right away, or skip and complete later.

- By completing the RealAge, you will earn \$150 in Healthy Rewards*

Ways to Access your “CareFirst Wellbeing” Account

Option 1: Log In Directly at CareFirst.com/wellbeing

This is the most universal and straightforward access path.

How to log in:

- Visit **CareFirst.com/wellbeing**.
- Click “**Log In or Register**.”
- Enter the email and password you created during setup.

Option 2: Download the CareFirst Wellbeing App

Access your wellbeing tools anytime, anywhere by using the **mobile app**.



How to download:

- Open the **App Store** (iPhone) or **Google Play Store** (Android)
- Search for “**CareFirst Wellbeing**.”
- Download the app and log in using the email and password you used when creating your CareFirst Wellbeing account.

Option 3: Single Sign on through your CareFirst My Account

If you already use a CareFirst medical plan and have a CareFirst My Account, you can access wellbeing through single sign-on.

How to use SSO:

- Go to **CareFirst.com/myaccount**.
- Log in using your CareFirst My Account username and password.
- Select the Wellbeing tile to be automatically routed to the CareFirst Wellbeing platform.

Questions/Issues?

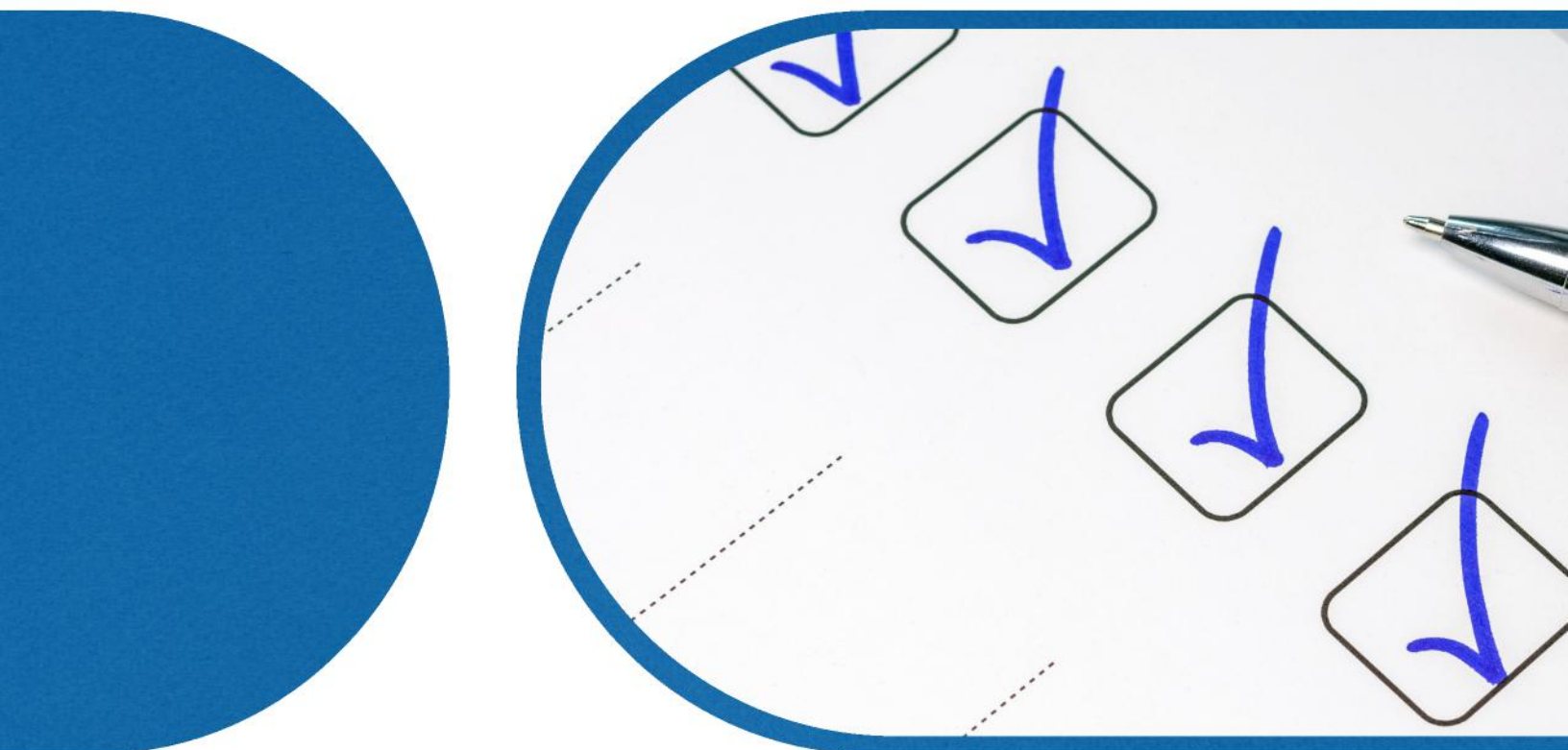
 1-833-502-9928, Option 3

 customersupport@carefirstwellbeing.com

Monday - Friday | 8:00 am - 9:00 pm (EST)
Saturday | 9:00 am - 5:30 pm (EST)

 Visit **Healthworksatnestle.com** for full details

Step-By-Step Guide on how to Complete Healthy Rewards Steps



total REWARDS
HEALTH, WEALTH & MORE

Click the Total Rewards Logo to take you back to the Table of Contents

Step-By-Step Guide on how to Complete Healthy Rewards 2026 Steps

Earn up to \$400

REQUIRED: Log in or Create a CareFirst Wellbeing Account

Everyone will need to create a new CareFirst wellbeing account in 2026 to earn credit.*

- Go to **carefirst.com/wellbeing** or scan the **QR Code**.
- Click on **“Log in or Register”**
- A new page will load - click on **“Get Started Now”**



Navigate to Nestlé Healthy Rewards

Click **Achieve > Rewards > Nestlé Healthy Rewards - 2026**

Rewards

Active

Upcoming

Ended

Nestlé Healthy Rewards – 2026
400 Dollars • 280 days left

Complete any variation of **Healthy Rewards Steps** below to earn up to **\$400** in paycheck credits in 2027.

Complete the RealAge Health Assessment to Earn \$150

You will be prompted to complete your **RealAge Health Assessment** automatically when you first create your account.

- To take the RealAge Health Assessment, click **“You” > “Take Your RealAge”**

Participate in a Biometric Screening Appt to Earn \$200

Click **“Achieve” > “Rewards” > “Complete a Biometric Screening”** and select one of the following options:

- Doctor visit with the **Primary Care Provider (PCP) Form:**
- **Quest Patient Service Center Lab:** (Fasting Required)
- **Onsite Biometric Event:** (Employees Only, Fasting Not Required)
- **CVS MinuteClinic:** (CareFirst Members Only, Fasting Recommended)

Participate in Financial Finesse to Earn \$50

Click **“Achieve” > “Rewards” > “Engage in Financial Finesse”** and follow the steps to certify completion of an activity within Financial Finesse from 1/1/2026 – 11/30/2026.

Participate in Medical/Mental Healthcare Appointment to Earn \$50

Click **“Achieve” > “Rewards” > “Complete a Medical or Mental Healthcare Appt.”** and follow the steps to attest to completing a medical or mental wellbeing appointment from 12/1/2025 – 11/30/2026.

Questions/Issues?

 1-833-502-9928, Option 3

 customersupport@carefirstwellbeing.com

Monday - Friday | 8:00 am - 9:00 pm (EST)
Saturday | 9:00 am - 5:30 pm (EST)

 Visit **Healthworksatnestle.com** for full details

*You must be an active U.S. NesCARE benefits-eligible employee (Hourly regularly scheduled to work 30+ hours or Salaried working 20+ hours, as defined in the NesCARE SPD) with a first day of work on or before October 19, 2026. You and your spouse/domestic partner must be enrolled in a Nestlé medical plan in 2027, and you and your spouse/domestic partner must have registered for your CareFirst WellBeing account by November 30, 2026. Spouses/domestic partners who are benefits-eligible must be on record with the Nestlé HR Service Center by October 19, 2026. Healthy Rewards are divided per paycheck throughout 2027. If your employment ends during 2027, your Healthy Rewards credit will cease. Participants with a CareFirst WellBeing account with steps processed by CareFirst WellBeing by October 31, 2026, should start receiving Healthy Rewards in January 2027. Participants with a CareFirst WellBeing account with steps processed by CareFirst WellBeing no later than November 30, 2026, should start receiving Healthy Rewards in February 2027. The Healthy Rewards deadline is November 30, 2026, at 11:59 p.m. Eastern Time.

Step-By-Step Guide Spouses/Domestic Partner Participation



total REWARDS
HEALTH, WEALTH & MORE

**Click the Total Rewards Logo to take
you back to the Table of Contents**

Follow the steps below to Create Your CareFirst Account

Step 1: Create Account

Everyone will need to create a new CareFirst wellbeing account in 2026.

- Go to **carefirst.com/wellbeing** or **scan the QR Code**.
- Click on **“Log in or Register”**
- A new page will load - click on **“Get Started Now”**



Step 2: Enter Your Information

You will be **required** to provide:

- **First & Last Name**
 - If your name has a hyphen, you will need to input that. Your name should be written the same as it appears on your Benefits
- **Date of Birth** (MM/DD/YYYY)
- **Zip Code** for your current home
- **Last 4 Digits** of your **SSN**

Step 3: Enter your email and create a password

Enter your **E-mail Address** (you can use work or personal)

- Create a Password
- Opt into privacy terms
- Click **“Create Account”**

Step 4: Optional - Enter your phone number

Enter your **mobile phone number** for added security

Step 5: Navigate to Healthy Rewards

Click on **Achieve > Rewards > Nestlé Healthy Rewards - 2026**

- Complete any variation of **Healthy Rewards Steps** below to earn up to an additional \$400 for your spouse/domestic partners paycheck in 2027.

HEALTHY REWARDS STEPS

Complete the RealAge Health Assessment to Earn \$150

You will be prompted to complete your RealAge Health Assessment automatically when you first create your account.

- To take the RealAge Health Assessment, click **“You” > “Take Your RealAge”**

Participate in a Biometric Screening Appt to Earn \$200

Click **“Achieve” > “Rewards” > “Complete a Biometric Screening”** and select one of the following options:

- **Doctor visit with the Primary Care Provider (PCP) Form:**
- **Quest Patient Service Center Lab: (Fasting Required)**
- **Onsite Biometric Event: (Employees Only, Fasting Not Required)**
- **CVS MinuteClinic: (CareFirst Members Only, Fasting Recommended)**

Participate in Medical/Mental Healthcare Appointment to Earn \$50

Click **“Achieve” > “Rewards” > “Complete a Medical or Mental Healthcare Appt.”** and follow the steps to attest to completing a medical or mental wellbeing appointment from 12/1/2025 – 11/30/2026.

Questions/Issues?

 1-833-502-9928, Option 3

 customersupport@carefirstwellbeing.com

 Visit **Healthworksatnestle.com** for full details

**For the spouse/DP to receive the credits completed in the current plan year, they must be enrolled in a Nestlé medical for the following plan year.*

If your spouse/domestic partner is not currently covered on Nestlé Benefits, are benefits-eligible and cannot create a CareFirst WellBeing account, contact the Nestlé Benefits Service Center at 1-877-637-2255 no later than October 19, 2026, and tell them you want to add a spouse/domestic partner for Healthy Rewards participation. It will take about 4 weeks after calling the Nestlé Benefits Service Center for your spouse/partner to have access. Not all Healthy Rewards activities are available to spouses/domestic partners.

Step-By-Step Guide

Complete the RealAge Health Assessment



total REWARDS
HEALTH, WEALTH & MORE

Click the Total Rewards Logo to take you back to the Table of Contents

Healthy Rewards Step-By-Step Guide

Complete the **RealAge** Health Assessment

Step 1: Log in to your CareFirst Wellbeing Account



Create or Log in to your CareFirst wellbeing account.

- Go to carefirst.com/wellbeing or scan the QR Code.
- Click on “Log in or Register”
- A new page will load - click on “Get Started Now”

Step 2: Navigate to the RealAge Health Assessment

Click “You” > “Take Your RealAge”

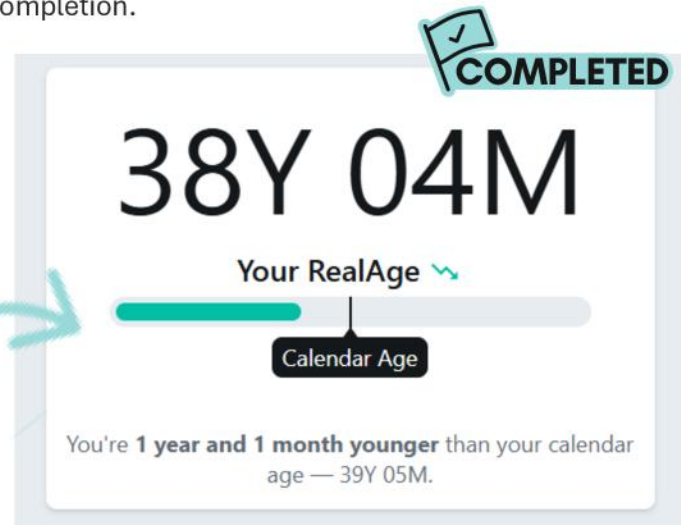
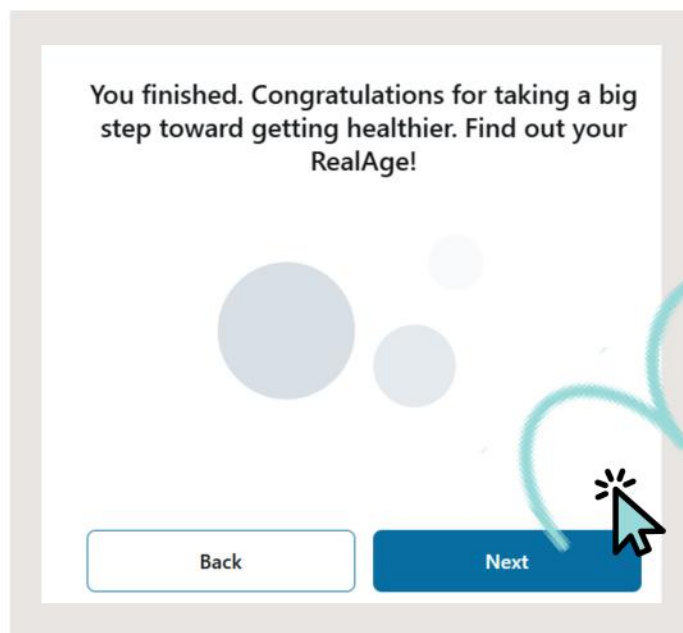
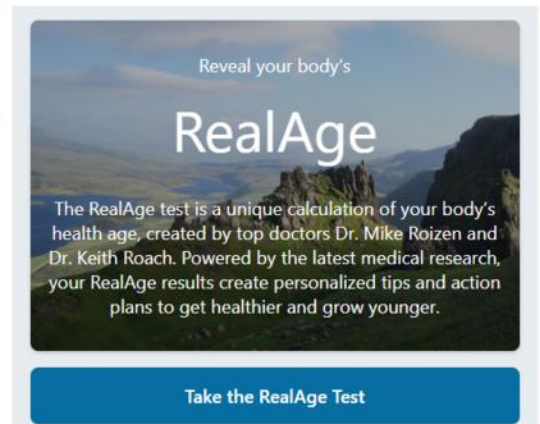
Step 3: Answer Questions

Read and answer each question and then click “Next” to get to the next question.

- If there is a question that you do not know the answer too, such as “What is your waist size?,” you can LEAVE BLANK and click Next. You are not required to enter anything in order to complete the survey.

Step 4: View Your Age to Complete

Once you have answered (or skipped ones you did not know) each question, you will be shown a completion screen. You must click “NEXT” to register your RealAge Completion.



Questions/Issues?

 1-833-502-9928, Option 3

 customersupport@carefirstwellbeing.com

 Visit Healthworksatnestle.com for full details

You must be an active U.S. NesCARE benefits-eligible employee (Hourly regularly scheduled to work 30+ hours or Salaried working 20+ hours, as defined in the NesCARE SPD) with a first day of work on or before October 19, 2026. You and your spouse/domestic partner must be enrolled in a Nestlé medical plan in 2027, and you and your spouse/domestic partner must have registered for your CareFirst WellBeing account by November 30, 2026. Spouses/domestic partners who are benefits-eligible must be on record with the Nestlé HR Service Center by October 19, 2026. Healthy Rewards are divided per paycheck throughout 2027. If your employment ends during 2027, your Healthy Rewards credit will cease. Participants with a CareFirst WellBeing account with steps processed by CareFirst WellBeing by October 31, 2026, should start receiving Healthy Rewards in January 2027. Participants with a CareFirst WellBeing account with steps processed by CareFirst WellBeing no later than November 30, 2026, should start receiving Healthy Rewards in February 2027. The Healthy Rewards deadline is November 30, 2026, at 11:59 p.m. Eastern Time.

Step-By-Step Guide

Biometric Screening

Onsite Screening Option



total REWARDS
HEALTH, WEALTH & MORE

Click the Total Rewards Logo to take you back to the Table of Contents

Healthy Rewards Step-By-Step Guide

Complete a Biometric Screening utilizing Onsite Screening (Employee Only)



total REWARDS
HEALTH, WEALTH & MORE

Earn \$200

Step 1: Log in to your CareFirst Wellbeing Account



Create or Log in to your CareFirst wellbeing account.

- Go to carefirst.com/wellbeing or scan the QR Code.
- Click on “Log in or Register”

Step 2: Navigate to the Biometric Screening Options

Click “Achieve” > “Rewards” > Complete a Biometric Screening > View Screening Options > Onsite Screening

Step 3: Review Instructions

Review the Instructions and select “Schedule a Screening”

Step 4: Terms and Conditions

Review the terms and conditions and click “Accept & Continue.”

- Verify your information and communication preferences.

Step 5: Select Screening Type

Select “Make an Appointment” under the Nestlé Onsite Screening option

- If you are an employee, you will see two options; Quest Patient Service Center Lab and Nestlé Onsite Screening.
- If you are a spouse/domestic partner, you will only see the Quest Patient Service Center Lab option

Step 6: Schedule Your Screening

Enter your **work location zip code** to locate an onsite screening near you.

- Select the **location** you wish to schedule at and click “Continue.”
- Choose the **date & time** and click “Continue.”
- Confirm your appointment by clicking “Confirm.”
- Your appointment is now scheduled. You do not need to bring anything with you to your appointment.

Step 7: Prepare for your Appointment

FASTING NOT REQUIRED



Results will be uploaded into your CareFirst Wellbeing Account within 1 - 2 weeks of your appointment.

Please select an option to complete your Health Screening

- ☐ Primary Care Provider
- ☐ CVS MinuteClinic (Appointments required at select locations).
- ☒ Onsite Screening
- ☐ Quest Patient Service Center

Next

Questions/Issues?



1-833-502-9928, Option 3



customersupport@carefirstwellbeing.com



Visit [Healthworksatnestle.com](https://healthworksatnestle.com) for full details

You must be an active U.S. NesCARE benefits-eligible employee (Hourly regularly scheduled to work 30+ hours or Salaried working 20+ hours, as defined in the NesCARE SPD) with a first day of work on or before October 19, 2026. You and your spouse/domestic partner must be enrolled in a Nestlé medical plan in 2027, and you and your spouse/domestic partner must have registered for your CareFirst WellBeing account by November 30, 2026. Spouses/domestic partners who are benefits-eligible must be on record with the Nestlé HR Service Center by October 19, 2026. Healthy Rewards are divided per paycheck throughout 2027. If your employment ends during 2027, your Healthy Rewards credit will cease. Participants with a CareFirst WellBeing account with steps processed by CareFirst WellBeing by October 31, 2026, should start receiving Healthy Rewards in January 2027. Participants with a CareFirst WellBeing account with steps processed by CareFirst WellBeing no later than November 30, 2026, should start receiving Healthy Rewards in February 2027. The Healthy Rewards deadline is November 30, 2026, at 11:59 p.m. Eastern Time.

Step-By-Step Guide Biometric Screening PCP Form



total REWARDS
HEALTH, WEALTH & MORE

Click the Total Rewards Logo to take
you back to the **Table of Contents**

Healthy Rewards Step-By-Step Guide

Complete a Biometric Screening utilizing Primary Care Provider (PCP) Form



total REWARDS
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Earn \$200

Step 1: Log in to your CareFirst Wellbeing Account



Create or Log in to your CareFirst wellbeing account.

- Go to carefirst.com/wellbeing or scan the QR Code.
- Click on “Log in or Register”

Step 2: Navigate to the Biometric Screening Options

Click “Achieve” > “Rewards” > Complete a Biometric Screening > View Screening Options > Primary Care Provider

Step 3: Review Instructions

Review the Instructions and select “View Form”

Step 4: Print Form and Complete Form

Print out Primary Care Provider Form or **save on your mobile phone** to bring to your appointment

- **Complete the form** after or during your doctors appointment
 - Doctors Signature is NOT REQUIRED

Step 5: Enter Your Results

The only way to earn credit for the Primary Care Provider option is by entering your results into your personal CareFirst Wellbeing Account. To do so, follow these steps:

- Navigate back to the Biometric Screening Options by logging back into your CareFirst Wellbeing account and clicking “Achieve” > “Rewards” > Complete a Biometric Screening > **ENTER YOUR RESULTS**

Please select an option to complete your Health Screening

☒ Primary Care Provider

☐ CVS MinuteClinic (Appointments required at select locations).

☐ Onsite Screening

☐ Quest Patient Service Center

Next

Questions/Issues?

1-833-502-9928, Option 3

customersupport@carefirstwellbeing.com

Visit [Healthworksatnestle.com](https://healthworksatnestle.com) for full details

Rewards Earned
0 Dollars

Enter Your Results

View Screening Options

Screening Results Complete

Back

Next



You are required to ENTER your own results into CareFirst Wellbeing in order to earn credit.

You must be an active U.S. NesCARE benefits-eligible employee (Hourly regularly scheduled to work 30+ hours or Salaried working 20+ hours, as defined in the NesCARE SPD) with a first day of work on or before October 19, 2026. You and your spouse/domestic partner must be enrolled in a Nestlé medical plan in 2027, and you and your spouse/domestic partner must have registered for your CareFirst WellBeing account by November 30, 2026. Spouses/domestic partners who are benefits-eligible must be on record with the Nestlé HR Service Center by October 19, 2026. Healthy Rewards are divided per paycheck throughout 2027. If your employment ends during 2027, your Healthy Rewards credit will cease. Participants with a CareFirst WellBeing account with steps processed by CareFirst WellBeing by October 31, 2026, should start receiving Healthy Rewards in January 2027. Participants with a CareFirst WellBeing account with steps processed by CareFirst WellBeing no later than November 30, 2026, should start receiving Healthy Rewards in February 2027. The Healthy Rewards deadline is November 30, 2026, at 11:59 p.m. EST.

Step-By-Step Guide

Biometric Screening

Quest Patient Center



total REWARDS
HEALTH, WEALTH & MORE

Click the Total Rewards Logo to take you back to the Table of Contents

Healthy Rewards Step-By-Step Guide

Complete a Biometric Screening utilizing Quest Patient Service Center



total REWARDS
HEALTH, WEALTH & MORE

Earn \$200

Step 1: Log in to your CareFirst Wellbeing Account



Create or Log in to your CareFirst wellbeing account.

- Go to carefirst.com/wellbeing or scan the QR Code.
- Click on “Log in or Register”

Step 2: Navigate to the Biometric Screening Options

Click “Achieve” > “Rewards” > Complete a Biometric Screening > View Screening Options > Quest Patient Service Center

Step 3: Review Instructions

Review the Instructions and select “Schedule a Screening.”

Step 4: Terms and Conditions

Review the terms and conditions and click “Accept & Continue.”

- Verify your information and communication preferences.

Step 5: Select Screening Type

Select “Schedule a Screening” under the Quest Patient Service Center Lab option

- If you are an employee, you will see two options; Quest Patient Service Center Lab and Nestlé Onsite Screening.
- If you are a spouse/domestic partner, you will only see the Quest Patient Service Center Lab option

Step 6: Schedule Your Screening

- Enter your **zip code** to locate a Quest Patient Center near you.
- Select the **location** you wish to schedule at and click “Continue.”
- Choose the **date & time** and click “Continue.”
- Confirm your appointment by clicking “Confirm.”

Step 7: Prepare for your Appointment

- **FASTING REQUIRED.** Do NOT eat or drink anything, except water, for 9 - 12 hours prior to the blood test
- Drink plenty of water prior to your appointment
- Continue to take all medications as prescribed by your healthcare provider



Results will be uploaded into your CareFirst Wellbeing Account within 1 - 2 weeks of your appointment.

Please select an option to complete your Health Screening

- ☐ Primary Care Provider
- ☐ CVS MinuteClinic (Appointments required at select locations).
- ☐ Onsite Screening
- ☒ Quest Patient Service Center

Next

Questions/Issues?



1-833-502-9928, Option 3



customersupport@carefirstwellbeing.com



Visit [Healthworksatnestle.com](https://healthworksatnestle.com) for full details

Cancel or change your Quest Patient Center appointment, follow the steps above or contact Quest Patient Center Customer Service at 1-866-697-8378

You must be an active U.S. NesCARE benefits-eligible employee (Hourly regularly scheduled to work 30+ hours or Salaried working 20+ hours, as defined in the NesCARE SPD) with a first day of work on or before October 19, 2026. You and your spouse/domestic partner must be enrolled in a Nestlé medical plan in 2027, and you and your spouse/domestic partner must have registered for your CareFirst WellBeing account by November 30, 2026. Spouses/domestic partners who are benefits-eligible must be on record with the Nestlé HR Service Center by October 19, 2026. Healthy Rewards are divided per paycheck throughout 2027. If your employment ends during 2027, your Healthy Rewards credit will cease. Participants with a CareFirst WellBeing account with steps processed by CareFirst WellBeing by October 31, 2026, should start receiving Healthy Rewards in January 2027. Participants with a CareFirst WellBeing account with steps processed by CareFirst WellBeing no later than November 30, 2026, should start receiving Healthy Rewards in February 2027. The Healthy Rewards deadline is November 30, 2026, at 11:59 p.m. Eastern Time.

Step-By-Step Guide Biometric Screening CVS Minute Clinic



total REWARDS
HEALTH, WEALTH & MORE

**Click the Total Rewards Logo to take
you back to the Table of Contents**

Healthy Rewards Step-By-Step Guide

Complete a Biometric Screening utilizing CVS Minute Clinic



totalREWARDS
HEALTH, WEALTH & MORE

Earn \$200

Step 1: Log in to your CareFirst Wellbeing Account



Create or Log in to your CareFirst WellBeing account.

- Go to carefirst.com/wellbeing or scan the QR Code.
- Click on **“Log in or Register”**
- A new page will load - click on **“Get Started Now”**

Step 2: Navigate to the Biometric Screening Options

Click **“Achieve”** > **“Rewards”** > **Complete a Biometric Screening** > **View Screening Options** > **CVS MinuteClinic**

Step 3: Review Instructions

Review the Instructions and select **“Find a CVS MinuteClinic”**

Step 4: Click the CVS tile

You will be redirected to CareFirst provider search homepage. Select the **“CVS Minute Clinic”** tile next to **“Browse by Category.”**

Step 5: Search by Location

Search locations utilizing the **“City, state or zip”** search box in the top, right hand corner. Once you have found a location near you, click **“Select this location”** button and then **“Confirm.”**

Step 6: Review CVS MinuteClinic Instructions for your chosen location

You must print and bring the “MinuteClinic health screening form” with you to your appointment to ensure the visit is covered as part of the Healthy Rewards program. If you do not bring the form, your visit will be billed to you as per your insurance plan rules.

Step 7: Enter your Results

Depending where you live, you may be required to go back into your CareFirst WellBeing account and enter your results from your screening in order to receive credit.

- Navigate back to the Biometric Screening Options in CareFirst WellBeing and click **“Achieve”** > **“Rewards”** > **Complete a Biometric Screening** > **ENTER YOUR RESULTS**

Please select an option to complete your Health Screening

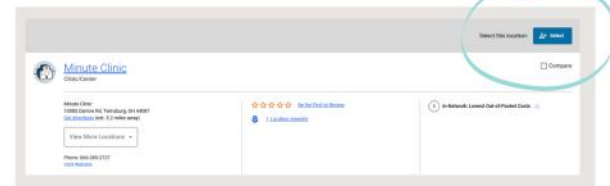
- ☐ Primary Care Provider
- ☒ CVS MinuteClinic (Appointments required at select locations).
- ☐ Onsite Screening
- ☐ Quest Patient Service Center

Next

CVS Minute Clinic



The walk-in medical clinic inside select CVS/pharmacy® stores that provides...



You Selected:

MinuteClinic: The Medical Clinic in CVS/Pharmacy
10085 Darrow Rd
Twinsburg, OH 44087
8663892727

Select a different MinuteClinic

Note

Appointments required at select locations. Contact your location.

What's Next?

1. Contact your location. Health screening appointments are required at select locations.
2. Print this MinuteClinic health screening form and bring it to your screening.
3. After your screening, log in to ShareCare to enter your results.



You are required to ENTER your own results into CareFirst WellBeing in order to earn credit if you are located outside of MD, D.C. or Northern VA.

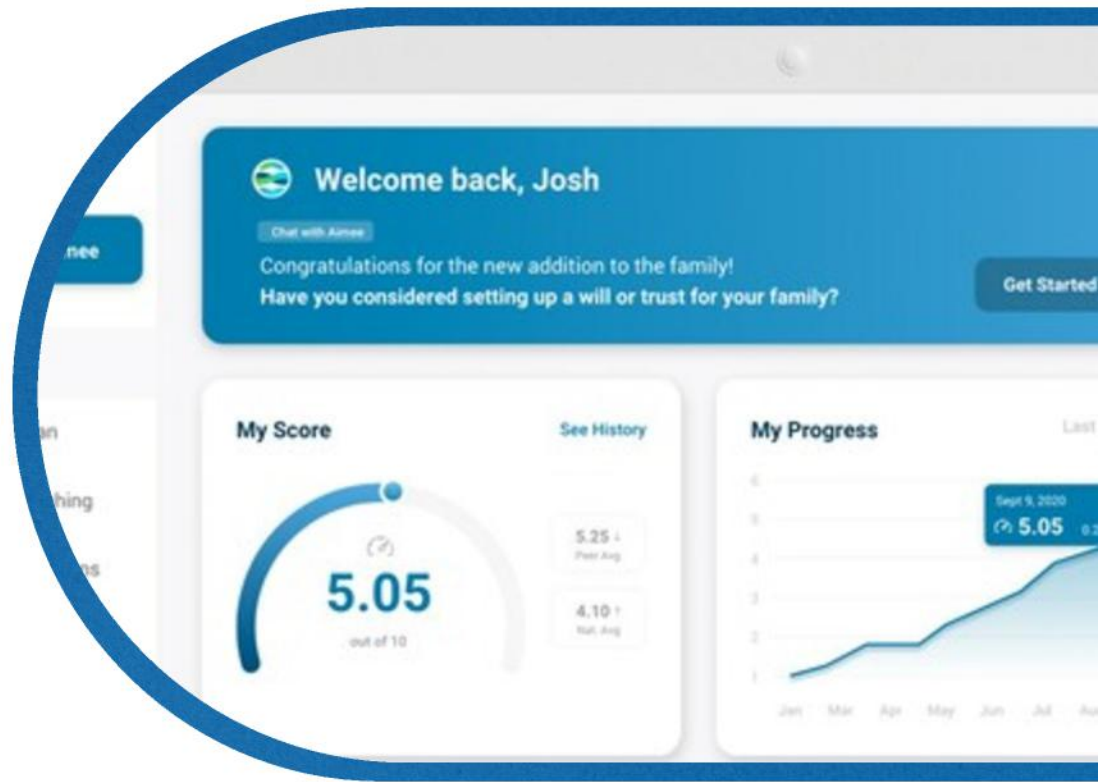


For screenings performed at a CVS MinuteClinic location in MD, D.C. or Northern VA, your results will be automatically uploaded.



Step-By-Step Guide

Participate in Financial Finesse



total REWARDS
HEALTH, WEALTH & MORE

**Click the Total Rewards Logo to take
you back to the Table of Contents**

Healthy Rewards Step-By-Step Guide

Participate in **Financial Finesse**

Step 1: Log in to your CareFirst Wellbeing Account



Create or Log in to your CareFirst wellbeing account.

- Go to **carefirst.com/wellbeing** or scan the QR Code.
- Click on **“Log in or Register”**
- A new page will load - click on **“Get Started Now”**



Step 2: Navigate to the Financial Finesse Section

Click **“You”** > **“Benefits”** > **“Money & More”** > **Financial Finesse**



Money & More
Achieving financial well-being



Financial Finesse
Saving for the future

Step 3: Review Instructions

Review the details and select **“Get Started”**

Step 4: Log in or Create your Financial Finesse Account

- If you forgot your password, you can utilize the **“Forgot Password”** link to reset
- If it is your first time logging in, click **“Sign Up”** and enter the required details

Step 5: Explore Programs

You have the option to engage in any aspect of Financial Finesse to earn Healthy Rewards Credit

- To view a list of available training sessions, click on **“Upcoming Events”** on the left hand navigation bar and choose an event of interest to you.

Step 6: Attest for Healthy Rewards Credit

Once you have completed your Financial Finesse Activity of choice, you will need to attest to the action in CareFirst Wellbeing.

- Log back in to **CareFirst.com/wellbeing**
- Click **“Achieve”** > **“Rewards”** > **“Engage in Financial Finesse”** and follow the steps to certify completion of an activity within Financial Finesse from 1/1/2026 – 11/30/2026.

Did you engage with Financial Finesse between 1/1/2026 - 11/30/2026? (required)

☒ Yes

☐ No

Next

Questions/Issues?

 1-833-502-9928, Option 3

 customersupport@carefirstwellbeing.com

 Visit **Healthworksatnestle.com** for full details

Issues logging in to Financial Finesse?

- E-mail: hello@financialfinesse.com

You must be an active U.S. NesCARE benefits-eligible employee (Hourly regularly scheduled to work 30+ hours or Salaried working 20+ hours, as defined in the NesCARE SPD) with a first day of work on or before October 19, 2026. You and your spouse/domestic partner must be enrolled in a Nestlé medical plan in 2027, and you and your spouse/domestic partner must have registered for your CareFirst WellBeing account by November 30, 2026. Spouses/domestic partners who are benefits-eligible must be on record with the Nestlé HR Service Center by October 19, 2026. Healthy Rewards are divided per paycheck throughout 2027. If your employment ends during 2027, your Healthy Rewards credit will cease. Participants with a CareFirst WellBeing account with steps processed by CareFirst WellBeing by October 31, 2026, should start receiving Healthy Rewards in January 2027. Participants with a CareFirst WellBeing account with steps processed by CareFirst WellBeing no later than November 30, 2026, should start receiving Healthy Rewards in February 2027. The Healthy Rewards deadline is November 30, 2026, at 11:59 p.m. Eastern Time.

Step-By-Step Guide Participate in Medical/Mental Healthcare Appointment



total REWARDS
HEALTH, WEALTH & MORE

**Click the Total Rewards Logo to take
you back to the Table of Contents**

Healthy Rewards Step-By-Step Guide

Participate in **Medical/Mental Healthcare Appointment**

Step 1: Log in to your CareFirst Wellbeing Account

Create or Log in to your CareFirst wellbeing account.

- Go to **carefirst.com/wellbeing** or **scan the QR Code**.
- Click on **“Log in or Register”**
- A new page will load - click on **“Get Started Now”**



Step 2: Schedule an Appointment

Complete a medical or mental health care appointment between December 1, 2025, and November 30, 2026. A medical or mental healthcare appointment is any visit—virtual or in-person—with a qualified provider.

Medical Care

Includes routine exams, visits for illness, or treatment for injuries.

- Preventive care is covered at 100% under a Nestlé medical plan.
- However, you may have out-of-pocket costs if your provider does not code the service as preventive.
- Review your benefit details on MyBenefits (nestle.ehr.com) or call CareFirst at 1-833-502-9928, option 1 for coverage information.
- If you are enrolled in an HMO, please check directly with your carrier for coverage details.

Mental Health Care

Includes visits with a Therapist, Psychologist, or Psychiatrist.

- Costs vary by provider and plan.
- If you use Nestlé’s Mental Wellbeing Support Program (Spring Health), you receive up to 6 free visits per year.
 - Visit **nestle.springhealth.com** to get started.

Step 3: Attest for Healthy Rewards Credit

Once you have completed your appointment, you will need to attest to the action in CareFirst Wellbeing.

- Log back in to **CareFirst.com/wellbeing**
- Click **“Achieve” > “Rewards” > “Complete a Medical or Mental Healthcare Appointment”** and follow the steps to certify completion of an appointment between 12/01/2025 – 11/30/2026.

Have you completed a Medical or Mental healthcare appointment with health professional between 12/01/2025 and 11/30/2026? (required)

☒ Yes
 ☐ No

Next

Questions/Issues?

 1-833-502-9928, Option 3

 customersupport@carefirstwellbeing.com

 Visit **Healthworksatnestle.com** for full details

You must be an active U.S. NesCARE benefits-eligible employee (Hourly regularly scheduled to work 30+ hours or Salaried working 20+ hours, as defined in the NesCARE SPD) with a first day of work on or before October 19, 2026. You and your spouse/domestic partner must be enrolled in a Nestlé medical plan in 2027, and you and your spouse/domestic partner must have registered for your CareFirst WellBeing account by November 30, 2026. Spouses/domestic partners who are benefits-eligible must be on record with the Nestlé HR Service Center by October 19, 2026. Healthy Rewards are divided per paycheck throughout 2027. If your employment ends during 2027, your Healthy Rewards credit will cease. Participants with a CareFirst WellBeing account with steps processed by CareFirst WellBeing by October 31, 2026, should start receiving Healthy Rewards in January 2027. Participants with a CareFirst WellBeing account with steps processed by CareFirst WellBeing no later than November 30, 2026, should start receiving Healthy Rewards in February 2027. The Healthy Rewards deadline is November 30, 2026, at 11:59 p.m. Eastern Time.