



DIG INTO YOUR BENEFITS



YOUR

2026
NEW HIRE
GUIDE

Simplot®

Welcome to Simplot! Let's Dig Into Your Benefits.

At Simplot, your health and wellbeing are at the heart of everything we do, and we are committed to offering you meaningful, valuable benefits that support you, your family, and your life. As a new hire, you have access to a variety of programs and resources designed to cultivate your health, wellbeing, and financial future.

This guide is your starting point to explore all that's available to you. Inside, you'll find the essentials on medical, dental, and vision coverage, along with wellness incentives, retirement savings, mental health resources, and more – all designed to help you thrive both at work and at home.

Take time to review your options, understand deadlines, and make selections that align with your needs. Whether you're enrolling for just yourself or your entire household, we're here to help every step of the way.

Let's get started – it's time to dig into your benefits and grow something great!



Scan to visit
SimplotBenefits.com

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Planting the Seeds of Your Enrollment

Get the Dirt on Your Benefits

Before you plant the seeds of your Simplot benefit choices, take time to dig into the details. Whether you're new to Simplot or just need a refresher, this is the place to explore what's available and grow your understanding of how benefits can support you and your family all year long.

Read This Guide: This New Hire Benefits Guide is your field manual that is packed with information to help you choose confidently. From coverage options to cost-saving tools, everything you need to know is just a few pages away.

Visit SimplotBenefits.com: Looking for more? Head to simplotbenefits.com to explore your benefits even deeper.

You'll find:

- A full list of your Simplot benefits
- Information about the wellness program
- Plan guides, documents, and forms
- Rules on eligibility and enrollment
- Resources to help when life changes — marriage, a new baby, an injury, and more

Helpful Tip:

Share this site with your family so they can understand the benefits too!



Covering What Matters

Most Simplot employees are eligible to participate in the J.R. Simplot Company Group Health & Welfare Plan. And when it comes to protecting your household, you've got options to extend that coverage to your family too.

Who You Can Cover:

- ✓ Legal spouse
- ✓ Biological or stepchildren
- ✓ Adopted children or children placed for adoption
- ✓ Adult children through the end of the month they turn 26 years old
- ✓ Disabled children of any age, as long as they became disabled while enrolled in the plan and are dependent upon you

Important Reminder

You'll need to provide **proof of eligibility** - such as a marriage certificate or birth certificate - within **75 days** following the event. If documentation isn't received within 75 days, your enrollment or change will be denied. For the list of documents you can submit, visit the Resources tab at simplotbenefits.com.





Cultivating Your 2026 Simplot Benefits

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

Online: Visit employee.simplot.com > Empyrean Benefits Enrollment tile. Have your Simplot login and password ready.

By Phone: Call **1-800-254-3252**, Monday through Friday, 6 a.m. to 6 p.m. MT. Representatives can help you in English, Spanish and other languages.

On the Go: Scan the QR Code to download your free benefits mobile app - EmpyreanGO – from the Apple App Store or Google Play.



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

Don't Forget To:

- o **Declare your tobacco status.** You may be eligible to receive a discount on your Simplot Medical Program contributions!
- o **Confirm your elections.** Submit your elections and print your Confirmation Statement. Your enrollment isn't complete until you confirm your elections in the benefits portal.

If You Don't Enroll

If you do not enroll by the deadline, you will not be allowed to enroll in most benefits (including medical, dental and vision) until the next Annual Enrollment period unless you experience a qualified change in status life event.



Let Your Benefits Take Root – After You Enroll

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

If You...	Complete These Steps:
Add Family Members to Coverage	Provide the required documents to show proof of their eligibility within 75 days of the event. For the list of documents you can submit, visit the Resources tab at simplotbenefits.com . If you miss the deadline, your family members will not be covered.
Enroll in the Simplot Medical Program	<ul style="list-style-type: none">▪ Open a Health Savings Account (HSA) with HealthEquity by electing to contribute at least the minimum annual amount. Once your HSA is open, log in to www.healthequity.com/simplot and name your beneficiary(ies).▪ Earn HSA contributions. Simplot contributes to your account when you enroll, setup a payroll contribution, and complete the wellness activities for up to a total of \$950.▪ Register on the Blue Cross of Idaho website (members.bcidaho.com) or download the Blue Cross of Idaho mobile app. Use either resource to find in-network providers, access your medical ID card, estimate procedure costs and more.
Choose Voluntary Life Insurance	<ul style="list-style-type: none">▪ Follow instructions if you're asked to provide Evidence of Insurability.▪ Designate your beneficiaries <i>through employee.simplot.com > Empyrean Benefits Enrollment tile</i> to make sure your loved ones receive the benefit if something happens to you.
Participate in the Retirement Plan	Visit rps.troweprice.com/simplot or download the T. Rowe Price Personal® app to enroll and name your beneficiaries.



Changing Course: When and How to Make Changes to Your Benefits

The benefits you choose now are designed to stay with you throughout the year. But sometimes, life takes a different path — and when it does, your benefits may need to shift, too. Most of your benefit elections will remain in place through December 31, but certain life events allow you to adjust your benefits midyear.

Midyear Changes: Life Events

You can make changes to your benefits outside of Annual Enrollment if you experience a **qualified change in status**.

These include:

- Getting **married** or **divorced**
- Having a **baby**, **adopting a child**, or placing a child for adoption
- A dependent gaining or losing other coverage
- A dependent becoming ineligible for coverage
- The death of a spouse or dependent

When one of these life events occurs, you typically have **30 days** following the event date to make changes to your benefits. To see the full list of qualified life events, visit the Documents section of simplotbenefits.com and review the Summary Plan Description.

Helpful Tip:

If you miss the 30-day window, you'll need to wait until the next Annual Enrollment period - so don't delay.

Annual Enrollment

Once a year - typically in the fall - you'll have the chance to revisit your benefits and make updates for the year ahead. This is your opportunity to explore new choices, adjust your coverage, and align your benefits with your evolving needs.

Special Enrollment Opportunities

In some cases, you may also qualify for a special enrollment period if:

- You or a dependent lose Medicaid or CHIP coverage
- You or a dependent become eligible for a state premium assistance program through Medicaid or CHIP

You must act within **60 days** of the Medicaid/CHIP eligibility change to make updates to your Simplot benefits.

Need Help?

If you're not sure whether your situation qualifies, reach out to the **Simplot Benefits Service Center** at **1-800-254-3252**. We're here to help you dig through the details.

Simplot Benefits Program Rates

Semi-Monthly Contributions

2026	Medical	Dental	Vision
Employee Only	Discounted* \$18.50	\$5.25	\$2.85
	Standard \$55.75		
Employee + Spouse	Discounted* \$123.25	\$16.25	\$8.10
	Standard \$199.00		
Employee + Child(ren)	Discounted* \$84.75	\$16.25	\$8.10
	Standard \$122.00		
Employee + Spouse + Child(ren)	Discounted* \$191.25	\$27.25	\$14.35
	Standard \$265.25		

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



Growing Savings: How to Earn the Medical Contribution Discount

At Simplot, we believe healthy habits should come with healthy rewards. That's why you can earn a contribution discount on your Simplot Medical Program costs by meeting one of the following criteria:

- **Be Tobacco- and Vape-Free:** When you enroll, simply affirm that **you and any covered adult dependents** have been free of tobacco and vaping products for the past **90 days** (or longer). This affirmation unlocks the discount for the entire plan year.
- **Need Help Quitting? We've Got You.** If you use tobacco, you can still qualify for the discount by completing **Teladoc's Tobacco Cessation Program**. All you need to do is finish **three virtual coaching sessions** by **December 15, 2026**.
- Learn more or get started at simplotbenefits.com/tobacco-cessation

Want to see how much you could save?

Check out the contribution table earlier in this guide to see the difference between discounted and standard rates.



Understanding Who Pays for What

At Simplot, we share the cost of your benefits — and in some cases, we cover the full cost for you. Here's how it breaks down:

Simplot Pays Most Of The Cost For:

- Medical prescription drug coverage
- Dental and vision plans

Simplot Pays All Of The Cost For:

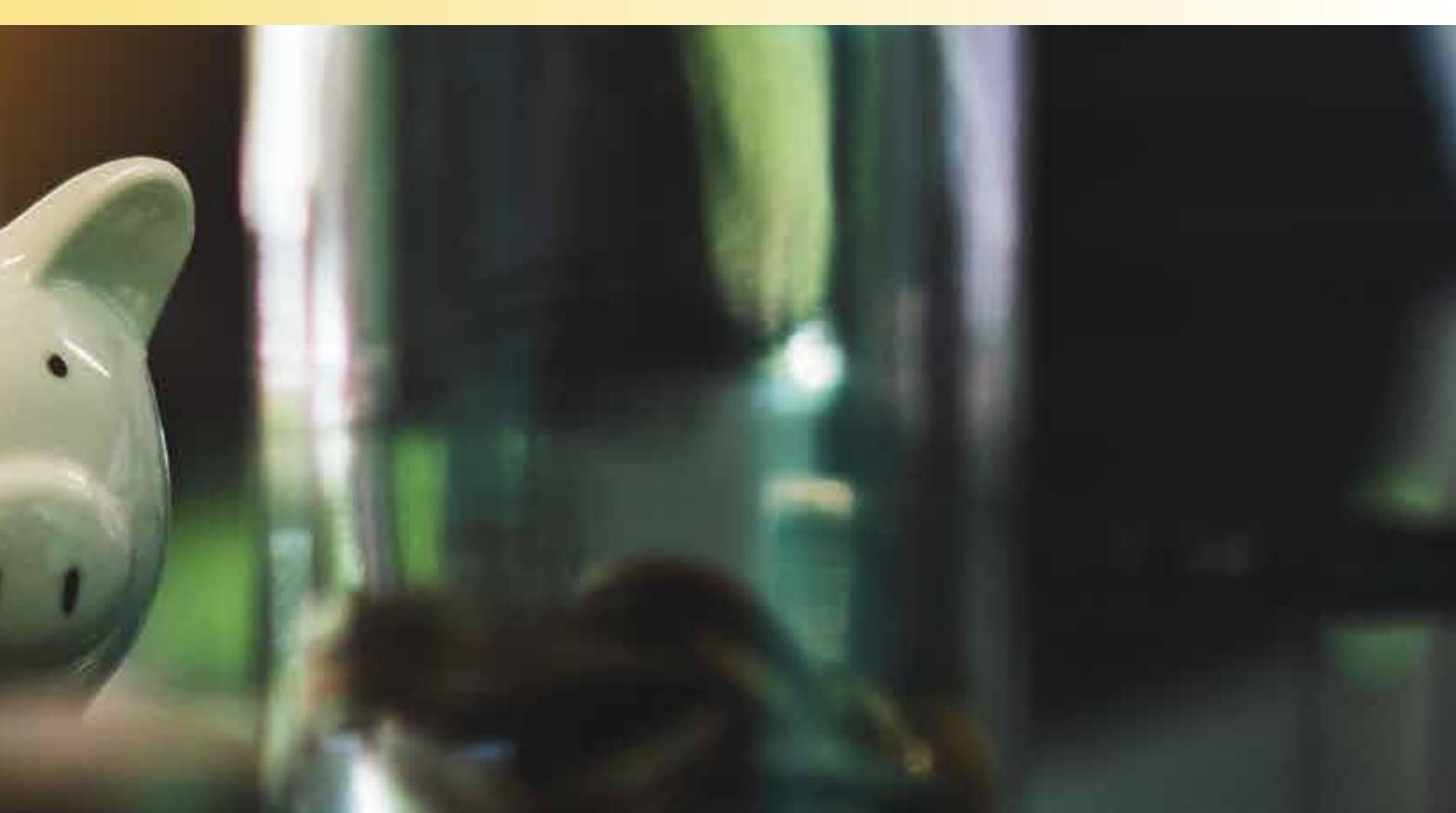
- Basic Life and AD&D Insurance
- Short-Term Disability (STD) and Basic Long-Term Disability (LTD)
- Well-being programs — mental and emotional health support

Simplot Also Contributes To:

- Your Health Savings Account (HSA)
- Your retirement plan

You Can Choose to Contribute To:

- Health Savings Account (HSA) — tax-free savings for healthcare
- Dependent Care Reimbursement Account (DCRA) — tax-free savings for child and elder care
- Voluntary Life and AD&D Insurance — added protection for you and your family
- Voluntary LTD — extra income protection beyond the basic coverage
- Your retirement plan



Nurture Your Health from the Ground Up

Simplot's health benefits are designed to support, strengthen, and sustain your physical well-being, so you can lead a healthier, more energetic life - both on and off the job. From preventive care to everyday essentials, you've got access to coverage that helps you feel your best and keep moving forward.

Medical Coverage That Helps You Thrive

From routine checkups and doctor visits to emergency services and surgery, you'll have coverage that supports you at every stage of care. Plus, when you enroll in the Simplot Medical Program, you may also be eligible to open a Health Savings Account (HSA). This tax-advantaged account lets you and Simplot contribute money tax-free to help pay for eligible medical, dental, and vision expenses - today or in the future.

How Your Medical Coverage Works

	What Happens	What It Means for You
1. Start with Prevention	The plan covers 100% of preventive care when you use in-network providers. This includes age- and gender-appropriate checkups, screenings, and immunizations.	No cost to you — staying healthy is the best way to avoid bigger issues later. Think of this as your future well-being.
2. Meet Your Deductible	Before your plan covers most other services, you'll pay 100% of costs until your deductible is met.	You can use HSA funds to help cover these costs — a smart way to manage expenses.
3. Share the Load	After you meet your deductible, Simplot shares the cost with you — this is called cost sharing or coinsurance .	You'll pay a percentage of costs (e.g., 20%), and the plan pays the rest until you hit your out-of-pocket maximum .
4. Full Bloom: You're Covered 100%	Once you reach your out-of-pocket maximum, the plan covers 100% of eligible expenses for the rest of the calendar year.	You have a safety net providing financial peace of mind.

What You Pay for Medical Coverage

Choose in-network care to get the most value from your plan.

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

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

² In-network costs do not count toward out-of-network maximums.

³ Once one covered individual hits \$6,850 in out-of-pocket costs, the plan pays 100% for that person for the rest of the year.

Prescription Drugs

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

How It Works

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

Save Time With Mail Order

- If you take a maintenance medication, you can save time with the mail order program. Through mail order, you can purchase a 90-day supply of your prescription and have it delivered to your home.
- To learn more about mail order, visit members.bcidaho.com or go to www.simplotbenefits.com > Resources and look for the Medical Program Document under 2026 Plan Documents.

What You and Simplot Pay for Prescription Drug Coverage

Prescription Type	In-Network	Out-of-Network
Preventive Medications (including contraceptives, smoking cessation, insulin, and drugs for high blood pressure/cholesterol)	You pay: \$0 Simplot pays: 100%	No coverage
Tier 1 Generic & Tier 2 Preferred Brand	You pay: 20% (after deductible) Simplot pays: remaining cost	No coverage
Tier 3 Non-Preferred Brand	You pay: 30% (after deductible) Simplot pays: remaining cost	No coverage



Digging Deeper:

- Use **in-network providers and pharmacies** to maximize your coverage and reduce costs. Register at members.bcidaho.com to search for providers.
- Preventive drugs are **covered at 100%** in-network, even if you haven't met your deductible. To see a full list of covered preventive medications, visit members.bcidaho.com.

Let Your Wellbeing Take Root

Simplot offers a variety of wellness programs to help you feel your best – emotionally, physically, and in your everyday life. Most of these programs are available at no additional cost when you are enrolled in the Simplot Medical Program, and some programs are open to all employees, regardless of coverage.

From stress management and virtual care to condition support and family planning, there's something here to help you grow stronger and feel supported all year long.

Learn more and explore what's available at simplotbenefits.com.

Get Annual Checkups – At Home or the Doctor's Office*

For preventive physicals and screenings, go to an in-network doctor or get an annual exam from the comfort of home using Catapult Health Virtual Checkup. It's covered at 100% under the Simplot Medical Program.

www.virtualcheckup.com/simplot

See a Doctor Anytime, Anywhere – Care You Need For Less*

Talk to a doctor or dermatologist by phone, video or the Teladoc Health app. You'll get the care you need for less than the cost of an office visit.

www.teladoc.com

1-800-835-2362

(registration code: SIMPLOT)

Find Relief – Digital Physical Therapy*

Conquer chronic back or joint pain, improve movement or recover from an injury from the comfort of home at no additional cost to you. Hinge Health also offers a program to help women reduce pelvic pain, improve bladder control and strengthen pelvic muscles.

www.hinge.health/simplot
1-855-902-2777

Manage Diabetes – Type 1 and Type 2 Support*

Teladoc can help make living with diabetes easier. Sign up to get unlimited strips, a smart meter, personalized tips, expert coaching and fast support if your glucose levels go out of range.

www.teladoc.com

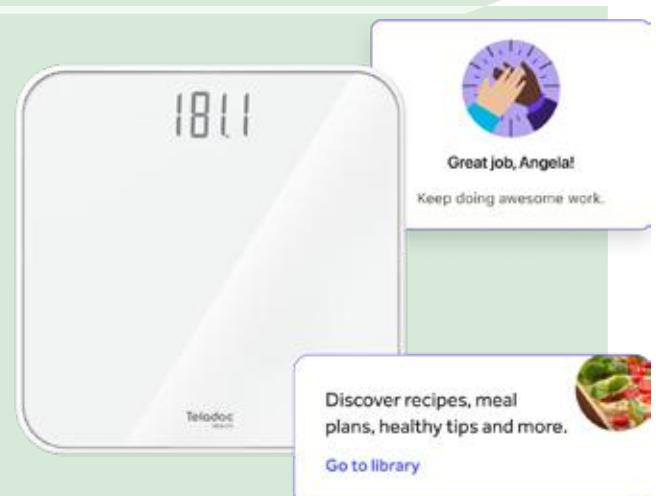
1-800-835-2362

(registration code: SIMPLOT)

Prevent Type 2 Diabetes – A Personalized Plan and Support*

Get a smart scale, a personalized action plan and expert coaching to reduce your risk of type 2 diabetes. Then track your progress, weight, activity and food in the Teladoc Health app.

www.teladoc.com | **1-800-835-2362**
(registration code: SIMPLOT)



Lower Blood Pressure – Coaching and Free Blood Pressure Monitor*

Discover lifestyle changes that can reduce your blood pressure. Join the program to receive a step-by-step action plan, a free blood pressure monitor and one-on-one health coaching.

www.teladoc.com

1-800-835-2362

(registration code: SIMPLOT)

Lose Weight – Coaching and Resources*

Partner with a health coach to improve nutrition, exercise and weight loss. You'll get useful tips and techniques, plus a free digital scale to track your progress.

www.teladoc.com

1-800-835-2362

(registration code: SIMPLOT)

Get Active – Low-Cost Fitness Memberships.

Access thousands of gyms, exercise studios, on-demand workouts and lifestyle coaching for as low as \$28 per month (and a small registration fee). Active&Fit is available to you and your spouse even if you're not enrolled in the Simplot Medical Program.

Select the Active&Fit Direct tile on MySimplot to sign up.

Quit Tobacco – 24/7 Support and Nicotine Replacements*

Let Teladoc Health help you kick the habit — whether you smoke, chew tobacco or vape. Completing the program can also help you earn a discount on your medical contributions.

www.teladoc.com

1-800-835-2362

(registration code: SIMPLOT)

Get Cancer Support – Leading-Edge Experts on Your Care Team*

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

**[www.members.myaccesshope.org/
simplot](http://www.members.myaccesshope.org/simplot) | 1-844-520-0922.**

Dental Coverage - Blue Cross of Idaho

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

Deductible

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

Preventive Services

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

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

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

Waiting period of 12 consecutive months of coverage applies	50%
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Benefit Maximum (most the program pays)

All services per calendar year (excluding orthodontia)	\$2000
Orthodontic lifetime limit	\$2000

Digging Deeper:

- **Save With In-Network Providers:** You can see any provider you want, but you pay less when you use in-network providers. Find one near you at members.bcidaho.com.
- **Ask for a Dental Treatment Plan:** If your treatment is expected to cost more than \$300, ask your provider to submit a Dental Treatment Plan to Blue Cross. This allows Blue Cross to confirm your coverage and estimate your expenses before treatment begins.



Vision Coverage – VSP

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

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

¹ Certain restrictions and other discounts may apply. Please review the Vision Program Document on simplotbenefits.com for full details.

Digging Deeper:

- Save With VSP Providers:** When you use providers in VSP's network, you get no-cost preventive vision exams, and the program pays higher benefits. If you use an out-of-network provider, you may be required to pay the full cost of services and submit a claim to VSP for reimbursement. That's why it pays to stay in VSP's network.
- Find a VSP provider near you at vsp.com.** You can register an account or search as a guest by entering your ZIP code and searching the VSP Choice network.



Cultivate Your Financial Well-being

At Simplot, your benefits go beyond the basics. They're designed to help you save smarter, plan ahead, and protect what matters most. Whether you're just starting your financial journey or looking to expand your roots, this section will guide you through the resources available to build long-term financial health and wealth.

Grow Your Health Savings - HealthEquity

When you enroll in the Simplot Medical Program, you may be eligible to plant something powerful: a Health Savings Account (HSA), administered by **HealthEquity**. It's more than just a place to set aside money — it's a tax-free tool that helps you save, grow, and spend on eligible health care expenses, both now and in the seasons ahead.

With your HSA, **you and Simplot can contribute pre-tax dollars**, helping you lower your taxable income while building a resource for medical, dental, and vision expenses. The money is always yours to keep — and unused funds roll over each year, letting your savings take root and grow over time.

How It Works

- Simplot Contributes \$300:** Simplot automatically contributes \$300 to your account — in early January or when you enroll in the Medical Program and have an open HSA.
- You Contribute Money Tax-Free:** You can contribute to your HSA through tax-free payroll deductions, up to IRS limits. And you can start, stop or change your contributions at any time. You also have the option to make after tax contributions through the HealthEquity website.
- Simplot Matches Your Contribution:** When you contribute to your HSA, Simplot matches your contribution up to \$250 per year.
- Simplot Adds Even More for Wellness:** You can receive up to \$400 more when you complete certain wellness activities. In total, Simplot may contribute up to \$950 to your account.
- Spend or Grow Your HSA Funds:** Use HSA funds to pay for eligible medical, prescription drug, dental and vision expenses, tax-free. Or pay out of pocket and let your HSA grow. The money in your HSA rolls over each year, and it's always yours to keep — even if you leave Simplot or retire.
- Invest Tax-Free:** HealthEquity gives you the option to invest part of your account. Any earnings on your investment are also tax free.

How Much You Can Contribute

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

	2026 IRS Limit	Maximum Contributions from Simplot	Maximum Amount You Can Contributions in 2026
Individual	\$4,400	\$950	\$3,450
Family	\$8,750	\$950	\$7,800

Wellness Rewards

Earn extra money in your HSA when you complete these wellness activities between January 1 and October 31, 2026.

Complete a Preventive Care Visit.

Complete any one of the following:

- Annual Physical (in office or through Catapult Health Virtual Checkup)
- Covered cancer screening (colorectal, cervical, breast, lung)
- Preventive Dental Cleaning (Simplot Dental Program participants only)

Complete the MySimplot Wellness Incentive Course

Log into MySimplot and complete the Wellness LMS course.

Grow Strong

When you complete these activities you can maximize your wellness rewards and receive the \$400 contribution to your HSA.

To see a complete list of qualifying preventive visits, go to simplotbenefits.com/wellness.



How to Use Your HSA

Your Health Savings Account (HSA) is a powerful way to save and pay for eligible health expenses tax-free — helping your financial well-being take root and grow. Here's some things you can use your HSA for:

Eligible Expenses	Examples
Routine Medical Costs	Deductibles, copays, coinsurance, and office visits
Diagnostic & Lab Services	Bloodwork, X-rays, and other lab fees
Vision Care	Glasses, contact lenses, exams
Prescription Medications	Brand-name and generic drugs
Over-the-Counter Medicines	Pain relievers, allergy meds, cold/flu treatments (no Rx required)
Dental Care	Cleanings, fillings, orthodontia
Hearing Aids & Equipment	Including batteries and related devices
Therapies	Physical therapy, chiropractic care, behavioral therapy

Who's Covered?

You can use your HSA for your own expenses or for your tax dependents, even if they aren't covered under your Simplot Medical Program.

How to Pay or Get Reimbursed:

- Use your HSA debit card to pay providers directly
- Or pay out of pocket and request reimbursement through HealthEquity
- Save your receipts! Keep them on file or upload them to your HealthEquity account in case the IRS requests documentation

Want a full list of eligible expenses?

Visit irs.gov and search for **Publication 502**.

Legal Note: The information regarding the HSA is for educational purposes only. While Simplot may contribute to the HSA on behalf of its employees, the HSA is not sponsored by Simplot or part of the J.R. Simplot Company Group Health & Welfare Plan, and Simplot is not responsible for HealthEquity HSA administration. Questions regarding the administration of the HSA should be directed to HealthEquity at **1-877-629-8234**.



Dependent Care Reimbursement Account

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

How Much You Can Contribute:

You can contribute up to \$7,500 (\$3,750 if you're married and file separate tax returns). Simplot will deduct your contribution before tax in equal parts from each paycheck.

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

What the DCRA is Used For:

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

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

How to Use Your DCRA:

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

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

When to Use Your DCRA:

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

How to Save With a Dependent Care Reimbursement Account:

When you contribute untaxed dollars to a DCRA, you save two ways: You lower your taxable income, and your qualified expenses are tax-free. Let's say you contribute \$5,000 to your DCRA and have a 20% tax rate. In that case, the DCRA could give you a tax savings of \$1,000 per year!



Protect What You've Planted: Income Protection

Life can be unpredictable, but your Simplot benefits are here to help you weather the unexpected.

That's why Simplot automatically provides **Basic Life and Accidental Death & Dismemberment (AD&D) Insurance at no cost to you**. This coverage acts like a safety net, protecting the income and security you've worked hard to grow. If you want to extend your protection, you can choose to purchase Voluntary Life and AD&D Insurance for yourself and your family. This allows you to plant deeper roots of financial security — now and for whatever the future may bring.

Life and AD&D Insurance

Life insurance pays a benefit if you or a covered dependent dies. AD&D coverage pays a benefit if a covered person dies or is seriously injured (dismemberment or a loss of sight or hearing) in an accident. You're automatically enrolled in basic coverage at no cost to you. To increase your coverage, you can buy Voluntary Life and AD&D Insurance for you and your family.

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

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

Disability

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

What Simplot Provides

At No Cost to You

Short-Term Disability

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

Long-Term Disability

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

What You Can Choose

Extra Coverage You Buy

Voluntary Long-Term Disability

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

EOI for Voluntary Life, AD&D and LTD

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

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

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



Retirement Savings Plan

At Simplot, we know that building your future is a lot like cultivating a field — it takes time, consistency, and the right support. That's why we invest in your long-term success with a Retirement Savings Plan designed to help you grow financial stability for the years ahead.

Whether you're enrolled in the Retirement Contribution Provision (RCP) of the Simplot Retirement Savings Plan or a union pension plan (based on your role and location), **Simplot automatically contributes to your retirement** — no action needed.

And it doesn't stop there: when you choose to contribute your own money to the plan, **Simplot adds a matching contribution** to your account, helping your retirement savings take root faster and grow stronger over time.



The Simplot Retirement Savings Plan – 401(k) Provision:

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

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

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

- 2. Decide how to contribute.** You can make tax-deferred contributions, tax-advantaged Roth contributions or both, depending on what's right for you. Each option offers unique tax advantages.
- 3. Choose how to invest.** The plan offers a variety of investment funds so you can invest according to your risk tolerance and retirement timeline.

You can:

- a. Let a retirement target date fund do the work. It chooses your investment mix and automatically changes from an aggressive approach (mostly stocks) when you are younger to a conservative approach (a mix of stocks, bonds and other investments) closer to retirement.
- b. Create a diversified investment portfolio from a variety of investment options.
- 4. Name your beneficiary(ies).** Name the person, or people, you'd want to receive the benefit if something happens to you.
- 5. Use your tools.** Simplot partners with T. Rowe Price and Edelman Financial Engines to provide resources and tools you need to plan for your retirement.



Financial Wellness

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

T. Rowe Price

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

1. Online: rps.troweprice.com/simplot

First-time registration

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

On the site, you can:

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

2. Phone: 1-800-922-9945, Business days from 7 AM to 10 PM ET

Talk to a T. Rowe Price representative.

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



Edelman Financial Engines®

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

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

To learn more, visit edelmanfinancialengines.com/forsimplot, or call **1-800-601-5957**.

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

SmartDollar

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

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

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



Emotional Wellbeing

Spring Health – Support For Whatever Life Brings

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

- **Therapy:** 10 free therapy sessions (virtual or in person) per person (age 6+) per year (in-person therapy is subject to availability).
- **Coaching:** 10 free virtual coaching sessions to help with personal development, professional growth, health and well-being, and parenting per person (age 13+) per year.
- **Medication management:** Two therapy sessions per year for an evaluation and, if appropriate, a medication prescription.
- **Care guidance:** Support from a Care Navigator at any point in your journey.
- **Moments:** On-demand library of quick self-guided exercises on topics like anxiety, burnout, sleep and more.
- **Monthly webinars:** Education, insight and useful tips to improve well-being
- **Work-life resources:** Resources and consultations for legal matters, financial services, child or elder care, travel and more. Some specialized services or referrals may be subject to fees.

Explore what's available at simplot.springhealth.com or call **1-855-629-0554**.

Get Calm - Here for Your Head & Heart

Free mental fitness app for you and your family. Download the Calm app for tools to help you reduce anxiety, meditate, sleep better, manage stress, stay focused, eat mindfully, manage depression, build resilience and more. Free subscriptions are available to you and up to four of your dependents (over the age of 16).

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

Simplot Perks That Help You Thrive

At Simplot, your benefits go beyond health care and retirement — they're designed to enrich every corner of your life. Think of these perks as the extra sunshine, water, and fertilizer that help you grow stronger, feel supported, and stay energized on your journey.

From career development and educational assistance to paid time off and financial programs, these added resources are here to support your health, stability, and personal growth — both on and off the job.

Cash Compensation

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

Incentive Plans

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

Paid Time Off

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

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

Education Assistance

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

Career Development

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

College Scholarships

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

Leaves of Absence

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



Your Simplot Benefits Contacts

Know where to turn when you have questions.

Watch Out for Phishing

Beware of site lookalikes, emails, and text. Verify the website and sender. Use strong passwords and MFA (when available) and don't click on suspicious links.

Important Plan Documents Available Online

Simplot is required at certain times to provide you copies of legal documents about the Company's benefit plans. This includes certificates of coverage and the Summary Plan Description (SPD) for the J.R. Simplot Company Group Health & Welfare Plan.

As part of our continuing commitment to sustainability, you can view the most updated version under the Resources tab of simplotbenefits.com. If you prefer a printed copy, contact the Simplot Benefits Service Center at 1-800-254-3252. A paper copy will be delivered to you through the U.S. Postal Service.



Scan for the 2026 plan documents and Summary of Benefits and Coverage on SimplotBenefits.com

Information Sharing

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

¿Habla español?

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

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



Simplot®

Privacy Notice

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

Your Information. Your Rights. Our Responsibilities.

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

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

Your Rights

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

Get a copy of your medical and claims records

You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this. We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable cost-based fee.

Ask us to correct your medical records

You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this. We may say "no" to your request, but we'll tell you why in writing within 60 days.

Request confidential communications

You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address. We will consider all reasonable requests and must say "yes" if you tell us you would be in danger if we do not.

Ask us to limit what we use or share

You can ask us not to use or share certain health information for treatment, payment or our operations. We are not required to agree to your request, and we may say "no" if it would affect your care.

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

You can ask for a list (accounting) of the times we've shared your health information for six years prior to the date you ask, who we shared it with and why. We will include all the disclosures except for those about treatment, payment and health care operations, and certain other disclosures (such as any you asked us to make). We'll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

Get a Copy of This Privacy Notice

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

Choose Someone to Act for You

If you have given someone medical power of attorney, or if someone is your legal guardian, that person can exercise your rights and make choices about your health information. We will make sure the person has this authority and can act for you before we take any action.

File a Complaint if You Feel Your Rights Are Violated

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

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

Contact the Privacy Officer

- The Privacy Officer can be reached by mail at:
HR Solutions
PO Box 27
Boise, ID 83707-0027
- Or by telephone at 208-336-2110
- Or by email to privacy.officer@Simplot.com

Your Choices

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

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

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

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

Privacy Notice Continued

We never share your information for:

- Marketing purposes.
- Sale of your information.

How We Typically Use or Share Your Health Information

We use or share your health information in the following ways:

Help manage the health care treatment you receive

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

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

Operate our plan

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

Example: We use health information about you to develop better services for plan participants.

Company employees who administer the plan have access to the plan's information as needed to operate the plan.

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

Pay for your health services

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

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

Administer your plan

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

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

Other Ways We May Use or Share

Your Health Information

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

Examples of Public Health and Safety Disclosures

We may share your health information to:

- Prevent diseases
- Help with product recalls
- Report adverse reactions to medications
- Report suspected abuse, neglect or domestic violence
- Prevent or reduce a serious threat to anyone's health or safety

Additional Permitted Disclosures

- Do research: We can use or share your information for health research.
- Comply with the law: We will share your information if required by state or federal law, including with the Department of Health and Human Services.
- Organ and tissue donation: We can share information with organ procurement organizations.
- Coroners and funeral directors: We can share information when an individual dies.
- Workers' compensation, law enforcement, and government requests: Includes disclosures for workers compensation claims, law enforcement purposes, or with a law enforcement official, or with health oversight agencies for activities authorized by law, and special government functions such as military, national security and presidential protective services.
- Legal actions: We can share your information in response to a court order or subpoena.

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will notify you promptly if a breach occurs that may compromise your information.
- We must follow the duties and privacy practices described in this notice, and give you a copy of it.
- We will not use or share your information beyond what is described here unless you give us written permission. You may revoke this permission at any time by submitting a written request.

Changes to This Notice

We may update this notice, and any changes will apply to all health information we maintain. The updated notice will be available upon request, posted on our website, and provided to you by mail upon request.

Effective Date: November 2025

Simplot Benefits Service Center

employee.simplot.com

(Click the Empyrean Benefits Enrollment tile)

800-254-3252

