

People Leader Guide for 2025 Annual Enrollment

Annual Enrollment is coming up **October 6-18**, and you can help teammates **Be Supported** as they get ready to make their elections for 2025. Here's a high-level overview of some key points to know this year.

Company's commitment to well-being remains strong

The Company is dedicated to the well-being of teammates and their families and continues to enhance and expand the benefits available to the nearly 26,000 individuals who depend on them.

In 2025, the Company is once again channeling savings back into these programs. This ensures teammates will not face an increase in health plan deductibles or out-of-pocket maximums. Additionally, they will have access to new program options and pharmacy discounts, with a minimal increase in medical premiums.

Key dates to remember

October 6	2025 Annual Enrollment begins
October 18	2025 Annual Enrollment ends
October 21	Preliminary Confirmation Statement emails will be sent
October 28	Annual Enrollment grace period begins
November 1	Annual Enrollment grace period ends
November 4	Final Confirmation Statement emails will be sent
January 1, 2025	Benefit elections are effective



Take note

If teammates don't make any changes, their current elections will carry over to 2025, except for Flexible Spending Accounts (FSAs) and the Health Savings Account (HSA), which require new elections each year.



What's changing for 2025

HRA and HSA medical plans

Slight increase in premiums. Deductibles, coinsurance, out-of-pocket maximums and CCCI funding contributions for HRA/HSA plans will remain the same.

Dental and vision plans

Dental and vision premiums will remain the same.

Supplemental life insurance

There will be a slight increase to premiums.

FSAs

Account maximums remain the same.

HSA

Maximum contributions are increasing.



What's new for 2025

Calm Health

Find your path to a happier, healthier you with Calm Health.

Maven

Get support for every stage of life, from maternity and parenting to menopause.

One Pass Select™

This fitness benefit is now available to all teammates and their families (over the age of 18), regardless of plan coverage.



Learn more about existing benefits

Scan this QR code or visit 2024cccbenefitsguide.uhc4health.com to view the Benefits Guide.



How teammates can enroll, make changes or waive coverage

During the Annual Enrollment period, teammates have three options:



My Total Rewards portal

Log in to My Total Rewards from the Red Central quick links. Or visit mytotalrewards.cokeconsolidated.com.



My Total Rewards app

Text the word "Benefits" to **67426** for a link to download the My Total Rewards app.



Phone

Call **1-888-317-6947**, option 2, to speak with a Benefits Representative during weekdays 9 a.m.–6 p.m. ET during the Annual Enrollment period.

*Para obtener ayuda en español comuníquese con un Representante de Beneficios al **1-888-317-6947**, opción 2.*

BE SUPPORTED: If teammates want extra support, they can schedule an appointment with a Benefits Representative by visiting cokeconsolidated.myannualenrollment.com.