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**2019  
Nestlé  
Benefits**  
For Military  
Families  
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# Nestlé Benefits Overview

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As a member of Nestlé, you and your family have access to many valuable benefit programs. Whether you are entering the civilian career environment for the first time or positioning yourself to develop your career further, we offer comprehensive benefits for your health, wellness, financial security, training, and career development. You also have access to personalized support to assist you and your family through various transitions and decisions in life.

*Disclaimer: The provisions within this document may not apply to all Nestlé locations and/or positions and may be subject to change. This represents a general overview of the benefit plans that may be available to you. If there is any difference between the information in your enrollment guide and applicable plan document(s), the plan documents will govern.*

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## Training & Career Development

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### **Career Development, Career Coaching, and Mentoring**

Ongoing, year-round feedback is important to career development. Employees have access to resources and information to address challenges around business travel, job loss, relocation, self-improvement, telecommuting, and other workplace issues. Also, for support, community, and mentoring, we make it easy for you to connect with veterans internally and externally to Nestlé.

### **Apprenticeship Opportunities**

Employees may be eligible to enter a paid apprenticeship program to develop manufacturing job skills critical to US operations. Programs may span up to three years, combining on-the-job and coursework-based training.

### **Continuing Education Benefits**

Nestlé may offer educational reimbursement of allowable expenses to enable you to prepare for job advancement or internal mobility, or earn a job-related degree or certification.

### **Learning and Training Opportunities**

- Online programs, classes, book access
- Live trainings
- Experiential assignments
- Coaching



# Health & Medical Benefits



## Medical Insurance

We currently offer three medical plan choices through UnitedHealthcare. In some locations, an HMO may also be offered. All plans include alternative medicine coverage, healthy living benefits through Nestlé (online health questionnaire, condition management programs, health screenings, and more), preventive care (covered at 100% in network), and prescription drug coverage (retail and mail order).

Visit [www.healthworksatnestle.com](http://www.healthworksatnestle.com), your one-stop shop for benefits, wellness, and new hire information

## Flexible Spending Account and Health Savings Account Options

Set aside pre-tax money from your paycheck and use it to reimburse yourself for eligible health care and/or dependent daycare expenses.

## Dental Insurance with Orthodontic Care

Nestlé offers a PPO dental coverage through MetLife for preventive, basic, and major care, as well as orthodontia.

## Vision Insurance

Nestlé offers two vision plan choices: **VSP and EyeMed**.

## Health Education (Nutrition, Fitness, Etc.) and Support

Resources to assist employees in achieving good health and balance.

## Weight Management Services

As a health and wellness focused company, we offer employees a range of options to support safe weight reduction. Options may include personalized support and coaching, nutrition/food choice support, on-line tracking tools, and meal replacement programs.

## Medical Access

- **Best Doctors® Network** of over 53,000 medical experts ensures you have the right diagnosis, treatment and care.
- **Virtual Visits** are also available to employees under UnitedHealthcare medical plans.

## Physical Assessments

**Annual online assessment** and in-person **biometric screening**.

## Smoking Cessation Program

Designed to provide a one-on-one coach, online resources, and quit medications.

## Substance Abuse Treatment and Counseling

This includes a treatment hotline and support groups for relapse prevention.

## Family Services

Employees can access both **Reproductive Resources and Adoption Assistance**.



# Wellness Coaching and Programs



**Employee Assistance Program (EAP):** Through WorkLife Services, you and your extended family have access to a private, members-only resource for wellbeing, with 24/7 confidential live support and an online information portal.

- Housing assistance
- Family and relationship issues
- Finding childcare or eldercare services
- Coping with work performance challenges, loss, and grief
- Abuse and substance use issues
- Stress and emotional wellbeing concerns
- Mental health and suicidal thoughts
- Legal and financial issues

## **UnitedHealthcare Wellness Coaching**

This gives you free over-the-phone access to trained personal wellness coaches to help identify health risks, set goals, and develop personalized strategies to improve your health and wellbeing.

## **Stress Reduction and Stress Management**

We offer various resources to help employees manage stress at work and in their personal lives, deal with job loss/unemployment, prevent caregiver burnout, and more.

## **Psychological Assessment, Counseling, Crisis Intervention, Psychotherapy & Psychiatric Services**

Available treatments include support groups for post-traumatic stress disorder (PTSD), socialization skills training, and anger management classes.

## **Telecommuting/Flexible Work**

Some positions offer telecommute and/or flexible work schedule options. This is dependent on the role and manager discretion.

## **Community Affairs and Day of Service Opportunities**

Nestlé is committed to the communities we work and live in, as well as to the communities where we source ingredients and water for our products. There are many opportunities to volunteer and participate in community-focused programs.

## **Social Enrichment Activities**

Diversity and inclusion engagement groups, sports leagues, book clubs, and local social events.

## **Veteran Reintegration Programs**

Our EAP program offers many resources to support veterans and their families during reintegration to civilian life or pertaining to related ongoing needs. Other company partners also offer wellness tools, classes, and other support resources.

## **Income Protection**

**Disability Coverage:** Disability benefits replace part of your pay if you're unable to work because of a non-work-related illness or injury. There are two types of coverage:

- Short-Term Disability (STD)
- Long-Term Disability (LTD)

### **Accidental Death and Dismemberment (AD&D)**

This insurance pays a benefit if you're seriously injured in an accident.

### **Life Insurance**

Protects your income if something happens to you. In the event of your death, life insurance provides financial assistance to your beneficiaries. You can elect life insurance coverage for yourself, your spouse/domestic partner, and your children.

## **Financial & Legal Security**

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### **Pay Raises/Merit Increases**

This is annually assessed and based on the company review cycle and performance.

### **Nestlé Scholarship Programs**

These may be available for the dependents of full-time employees of certain operating companies.

### **Retirement Benefits**

Nestlé has a variety of retirement benefits and financial planning resources available to help you save for your future.

### **Discount Programs**

There are an array of discount programs available to employees, covering Nestlé products, automotive purchases, cell phone bills, and more.

### **Legal Services**

Between our Employee Assistance Program and optional Hyatt Legal Services, Nestlé offers multiple legal assistance services to support you.

## **Paid Time Off**

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### **Paid Time Off**

Nestlé believes in maintaining a healthy work-life balance. To support our employees in achieving this, we offer generous Paid Time Off to be used for vacation and holidays. The schedule for accruing Paid Time Off and the holiday schedule will be shared with you at the time of your hire. Individual/floating holidays may vary by operating company or location (and may be based on production needs).

### **Parental/Caregiver Leave**

This benefit provides a minimum of 14 weeks paid maternity/parental leave, and the right to extend that leave up to six months. It is available to all primary caregivers of newborns, including male employees and adoptive parents.

# Military Leave & Deployment Benefits



## **Military Leave:**

Nestlé recognizes the rights of all employees who voluntarily or involuntarily leave employment to undertake military service. We offer various types of Military Leave, including the following:

- Reserve Training Leave
- Temporary Military Leave
- Extended Military Leave
- Emergency National Guard Leave
- Physical Examination Leave

Nestlé offers Pay for Leave for employees who meet certain eligibility requirements.

## **Deployment Benefits**

An employee may elect to continue coverage under the Company's health insurance plan while absent on Military Leave for up to 30 months of service.

## **Reemployment**

After a military leave of absence, an employee may qualify for reemployment in an available position with certain seniority-based rights and benefits.