



Your 2026 Sysco Benefits Guide

This guide provides an overview of your 2026 benefits.

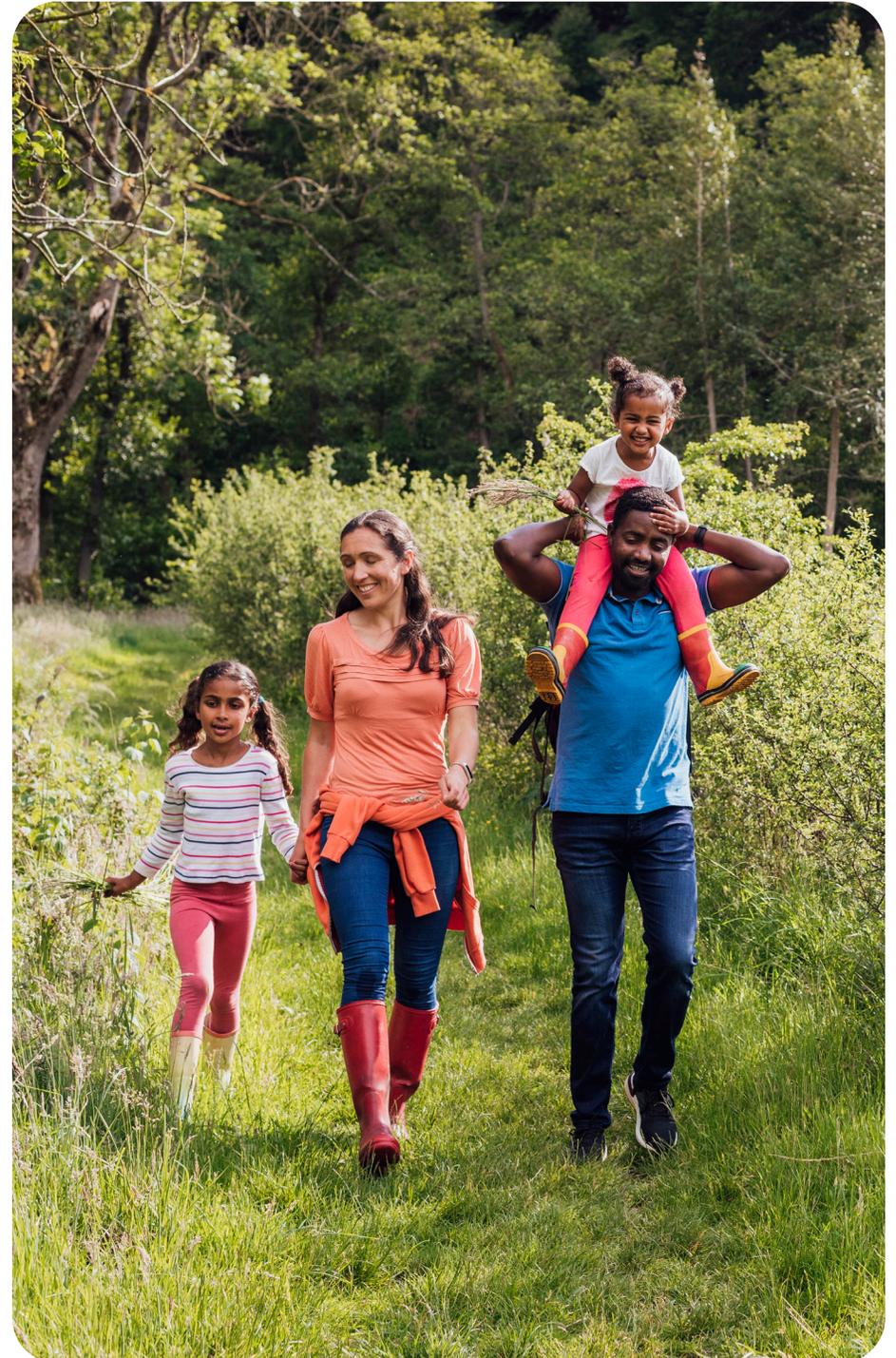


¿Habla español?

Escanea este código QR para ver la versión en español de esta guía.

This Benefits Guide describes benefits provided to all U.S. colleagues who are eligible for the Sysco-sponsored national plans. Eligibility for union colleagues is subject to the terms of the Collective Bargaining Agreement.

If there is a discrepancy between this communication and other documents, the plan documents and contracts will govern.





2026 Benefits Guide

Overview of Your Sysco Benefits..... 3

Eligibility and Enrollment..... 4

- Who is Eligible5
- Enrolling for Benefits6
- Making Changes
During the Year.....7
- Using Your Benefits Wisely8

Health 10

- Medical 11
- Health Advocacy Solutions (HAS)
through BCBS 13
- Mental Health Resources..... 13
- Telehealth..... 14
- Virtual Behavioral Health..... 14
- Specialty Health and
Wellness Programs 15
- Prescription Drug Coverage..... 16
- Dental 18
- Vision 19
- Spending Accounts..... 20
- Employee Assistance Program 22

Protection 23

- Life and Accidental Death
& Dismemberment 24
- Disability Coverage 26
- Leaves of Absence 27
- Critical Illness, Hospital Indemnity, &
Accident Plans..... 28
- Voluntary Benefits 29

Retirement & Savings..... 30

- 401(k) Plan 31
- Employee Stock Purchase Plan..... 33
- College Savings 33

Resources and Terms to Know..... 34

- Resources 35
- Terms to Know 36

Benefits Contacts..... 37



This guide is an overview of your benefit options. Details, the link to the enrollment tool, and more can be found on SyscoBenefits.com.



Overview of Your Sysco Benefits

Sysco provides benefits that support you and your family. This is an overview of those benefits. Explore this guide to see all the benefits available to you.

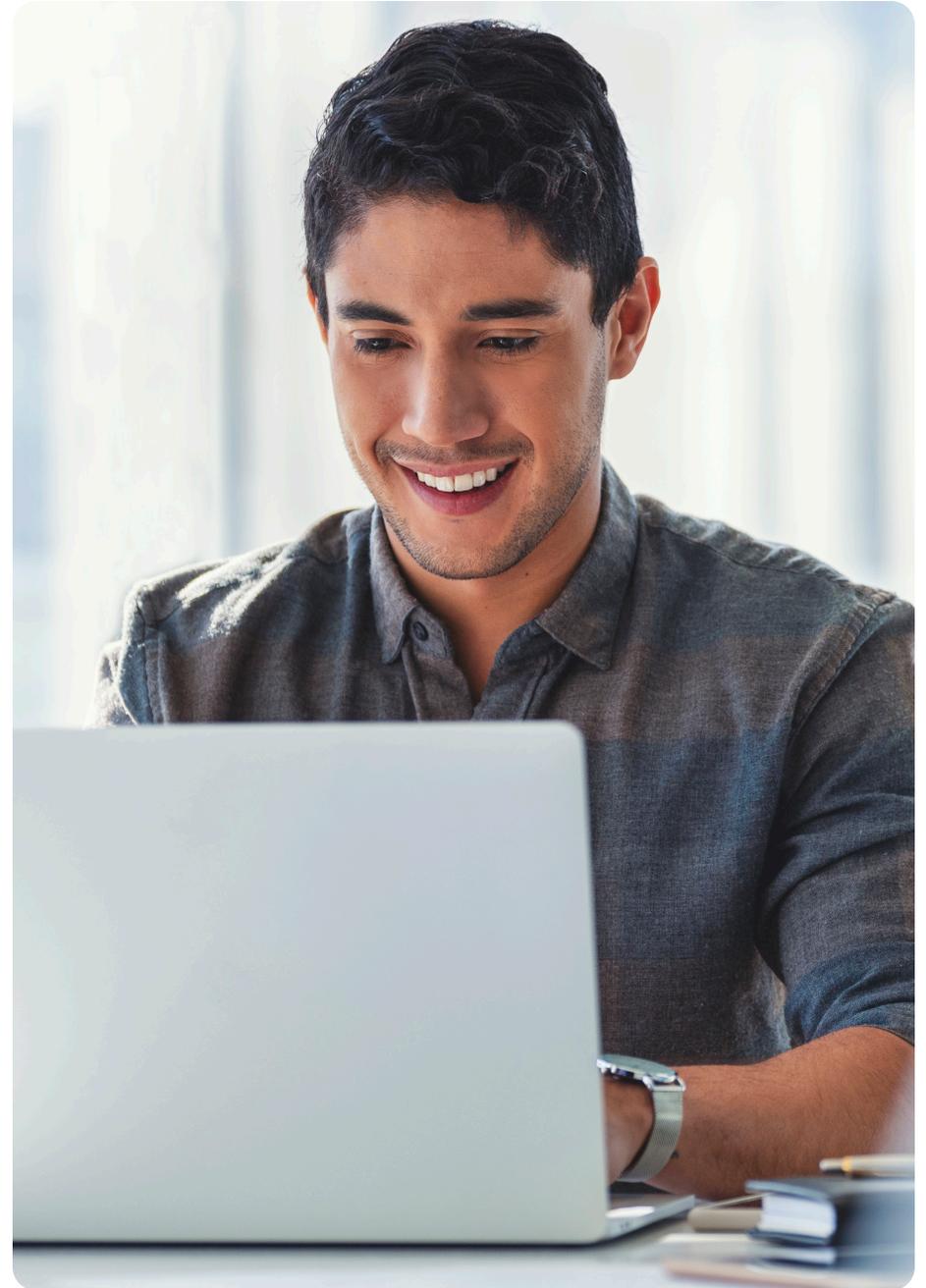
Benefits You Have to Elect	Benefits Included in Your Sysco Medical Plan Election	Voluntary Benefits You Purchase	Benefits You Automatically Have
<ul style="list-style-type: none">• Medical*• Dental• Vision• Health Savings Account (HSA)• Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none">• Health Advocacy & Navigation• Virtual Physical Therapy Program• Women's Pelvic Health Program• Surgery Care• High-Risk Maternity Care	<ul style="list-style-type: none">• Supplemental Life• Voluntary AD&D• Employee Stock Purchase Plan (ESPP)• Critical Illness• Hospital Indemnity• Accident Plan• Legal Plan• Identity Theft Protection• Pet Insurance• Auto and Home Insurance	<ul style="list-style-type: none">• 401(k)• Short-Term and Long-Term Disability**• Basic Life• Basic AD&D• Employee Assistance Program (EAP)• Perks at Work

* Includes prescription drug coverage, telehealth, and health services

** At most Sysco locations



Eligibility and Enrollment





Who is Eligible

Full-time, active colleagues in the US are eligible for Sysco's group benefits (medical, dental, vision, life, AD&D, long-term disability, and flexible spending accounts).

☰ Covering Dependents

When you enroll, you may also cover:

- ✓ Your legal spouse or domestic partner
- ✓ Your biological child, stepchild, child of domestic partner, adopted child, or foster child

You will need to provide the dates of birth and Social Security numbers for all covered dependents at the time of enrollment, along with [required documentation](#).

Note: To cover children of a domestic partner, your domestic partner must also be covered under Sysco's benefit plans.

Once you choose your plan, select the level of coverage you need:

- Colleague Only
- Colleague + Spouse or Domestic Partner
- Colleague + Child(ren) or Child(ren) of Domestic Partner
- Colleague + Family

Don't Miss Important Communication!

Add a personal email address in Workday and set your preferred email address in the online Sysco Benefits Center to ensure you receive time-sensitive benefits and coverage information. You can also opt-in to receive text messages.

✓ Verify Your Dependents

Sysco will conduct a verification of your dependent data, and if you do not submit the required documentation within 45 days of enrolling, your dependents will not have coverage.

Go to [Eligibility & Enrollment](#) on [SyscoBenefits.com](#) for more details on our Dependent Verification process or scan this QR code.



If Both You and Your Spouse or Domestic Partner Work at Sysco

If you and your spouse or domestic partner are both eligible to enroll in the Sysco Health and Welfare plans, note that no Sysco colleague can be covered as both a dependent and a colleague under the plan.

In addition, your child(ren) cannot be covered as a dependent by both you and your spouse or domestic partner. Only one of you can cover your eligible child(ren).



Enrolling for Benefits

When to Enroll

If you're a new hire or you're newly eligible to enroll in Sysco benefits, you must enroll within 31 days from your date of hire or your date of eligibility.

Coverage takes effect on the first of the month on or after 31 days of employment for new hires OR on the first of the month on or after 31 days if you have a change in eligibility.

Tobacco Surcharge

When you enroll, you will have to indicate if you use tobacco. If you do, you will pay a premium surcharge. Your tobacco status rolls over from year to year. If you have successfully completed the tobacco cessation program through BCBS or have been tobacco-free for at least three months, you may submit your certificate of completion or completed, notarized [Tobacco-Free Certificate Form](#) through the online [Sysco Benefits Center](#) by December 1 to have the tobacco surcharge removed from your medical plan and receive a refund of any tobacco surcharge payments applied during the current calendar year, as soon as administratively possible.

Take Note!

Sysco benefit premiums are not prorated. If your benefits start during an active payroll cycle, the full premium for that cycle is due. If any premiums are missed, you must pay your regular deduction plus one additional full deduction each pay period until the balance is paid, unless otherwise required by law.

If You Don't Enroll

If you are a new hire or newly eligible and don't enroll within 31 days of your hire date or eligibility, the only Sysco benefits you will have for the remainder of the year are:

- Basic Life insurance
- Basic Accidental Death and Dismemberment insurance
- Short-Term and Long-Term Disability* coverage
- Employee Assistance Program (EAP)
- Perks at Work

If you don't take action within 31 days, your next opportunity to enroll will be during the next Annual Enrollment or if you have a qualifying life event.

If you are a current colleague and do not take action during Annual Benefits Enrollment, your current coverage will continue to the next year, **except** for contributions to the Health Savings Account (HSA) and Flexible Spending Accounts (FSAs).

*Long-Term Disability may not apply at all Sysco locations.

How to Enroll

There are two ways you can enroll:



Online

Go to [SyscoBenefits.com](#) and click the *Enroll or change your benefits* button at the top right to enroll, review, or change your benefits.



Phone

Call the Sysco Benefits Center directly at **1-800-55-SYSCO (1-800-557-9726)**, Monday through Friday, 7 a.m.–7 p.m. CT. A Sysco Benefits Center representative will answer your questions and record your benefits elections. Translators are available.

QR Code

Scan the QR code or visit the [Enrolling in Benefits page](#) on [SyscoBenefits.com](#) for step-by-step enrollment instructions.





Making Changes During the Year

The benefits you elect remain in effect through December 31. You can make changes during the year only if you experience a [qualifying life event \(QLE\)](#). Examples include:

- Marriage
- Birth, adoption, or placement for adoption
- Divorce or legal separation
- Death of a spouse, domestic partner, or dependent
- Start or end of a domestic partnership

Visit [Qualifying Life Events](#) on [SyscoBenefits.com](#) for the full list.

How to Change Your Benefits

To register your QLE, go to the online Sysco Benefits Center or call the Sysco Benefits Center at [1-800-55-SYSCO \(1-800-557-9726\)](#). You have 31 days from the date of your QLE to register a new dependent and 45 days after they're registered to submit the required documentation. Your dependent will be added to coverage once the documents are verified and approved.

Go to [Eligibility & Enrollment](#) on [SyscoBenefits.com](#) for details on the Dependent Verification process and a list of required documentation.



Scan this QR code to access the online Sysco Benefits Center.





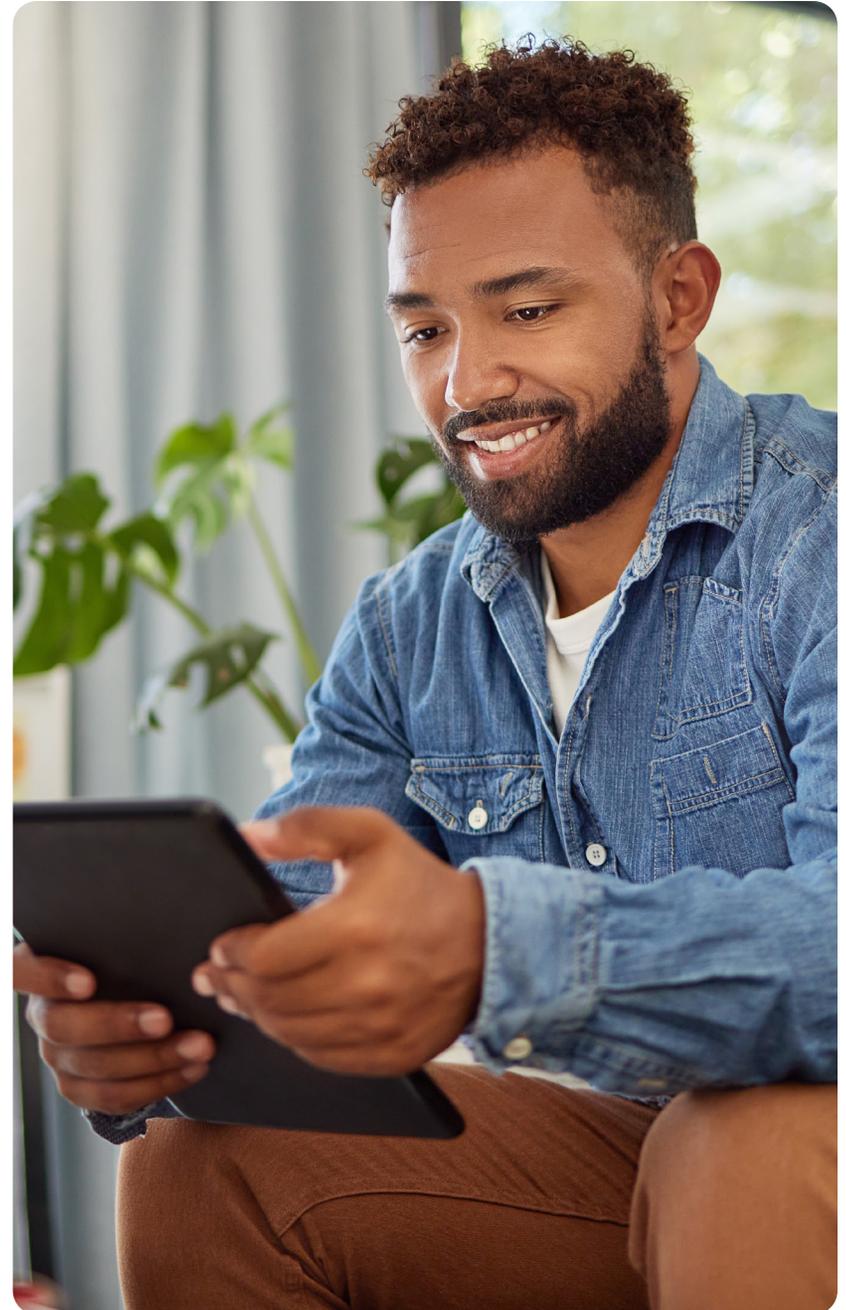
Using Your Benefits Wisely

Smart Tips for the Savvy Consumer

Healthcare costs continue to increase, and we know you need to keep costs affordable for you and your family. To manage your costs and make the most of your benefits throughout the year, here are a few tips:

- **Know before you go.** Avoid costly surprises by using in-network providers. Out-of-network care costs more and can be unpredictable. Visit bcbstx.com/sysco to find in-network doctors. Unsure what care will cost? Call your provider and ask.
- **Go generic.** Generic drugs work the same as name brand but cost much less. Ask your doctor if a generic alternative would work for you.
- **Stay on top of preventive care.** Preventive medical and dental care and age-appropriate screenings are covered 100% by the Sysco plan. Annual visits and screenings can catch issues before they become serious.
- **Take advantage of spending accounts.** HSAs* and Health Care FSAs allow you to set aside pre-tax dollars for eligible healthcare expenses, saving you money on taxes and out-of-pocket costs. You can also contribute to a Dependent Care FSA to help cover eligible dependent and day care expenses.
- **Explore your options.** Use this guide to explore all of the benefits available to you. Go to SyscoBenefits.com for full details on your plans.

*You must be enrolled in Sysco's HSA medical plan to participate in the HSA.

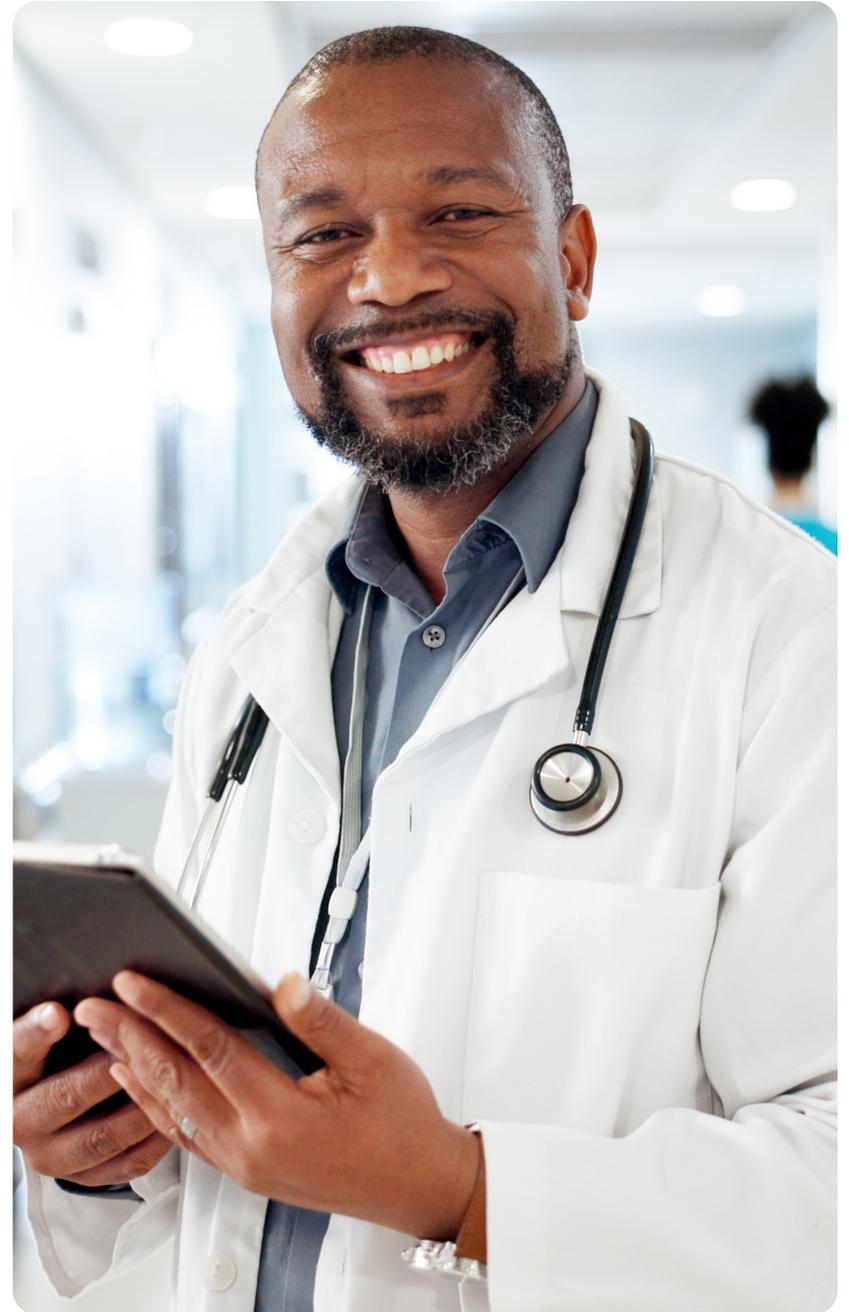




Know Where to Go for Care

If you want to explore all of your options, the chart below provides information that can help you decide how to get the most appropriate level of care at the right cost.

	Telehealth (Virtual Care)	Primary Care Physician	Urgent Care Clinic	Emergency Room
Cost	\$	\$\$	\$\$\$	\$\$\$\$+
Symptoms	<ul style="list-style-type: none"> • Common cold or flu, mild Covid-19 • Sinus and ear infection • Allergies, UTIs, etc. 	<ul style="list-style-type: none"> • Basic health problems • Chronic conditions • Persistent joint pain 	<ul style="list-style-type: none"> • Minor cuts, burns, or sprains • Broken bones or bites • Minor allergic reaction 	<ul style="list-style-type: none"> • Uncontrolled bleeding • Seizure or loss of consciousness • Chest pain or pressure
Hours of Operation	24/7 No appointment needed	Business hours Appointment needed	Some extended hours No appointment needed	24/7
Wait Time	10-15 minutes	Varies	Varies	Usually long waits



Health



Medical

Sysco offers four national medical plan options administered by BlueCross BlueShield (BCBS) – the Basic Plan, the HSA Plan, the PPO Plan, and the National HMO. See the next page for the comparison chart.

BCBS is an industry leader in healthcare and offers the strongest U.S. network discounts for providers. It also offers outstanding specialty support programs and personalized guidance through its Health Advocacy model.

Find a BCBS Provider

Using in-network providers saves money on your medical costs. Make sure your providers are in-network before you get care.

- **Online:** Go to bcbstx.com/sysco to find in-network providers using the Provider Finder tool.
- **Call: 1-866-491-4911** 24/7/365 excluding holidays. Dedicated Sysco hours are Monday through Friday, 7 a.m.-6 p.m.

Additional Benefits

If you enrolled in a Sysco-sponsored national medical plan through BCBS, you also have access to additional specialty programs. See [page 17](#) for more information.



 bcbstx.com/sysco

 **1-866-491-4911**

Monday-Friday, 7 a.m.-6 p.m.
Reps available 24 hours a day,
7 days a week, excluding
company holidays.

 Text **BCBSTXAPP** to
33633



ID Cards

If you enroll in a medical plan for the first time or change plans, you will receive an ID card. Once you have set up your account, you can also download an ID card online or through the app available on the App Store or Google Play Store by texting **BCBSTXAPP** to **33633**.



Medical Plan Comparison

All four plan options cover preventive services at 100%, but there are some important differences between plans, including coverage rates, deductibles, coinsurance, and copays. You'll see the rates for the medical plan options when you enroll in the online Sysco Benefits Center.

Scan this QR code for more details about the medical plans.



Feature	Basic Plan	HSA Plan	PPO Plan	National HMO Plan
Deductible	\$5,000 individual \$10,000 family*	\$2,000 individual \$4,000 family	\$1,000 individual \$3,000 family*	\$0 individual \$0 family
Coinsurance	30% after deductible	10% after deductible	20% after deductible	N/A
Copayments	\$25 primary care provider (PCP) \$75 specialist	N/A	\$25 PCP \$65 specialist	\$25 PCP \$40 specialist \$60 urgent care
Out-of-Pocket Maximum	\$6,000 individual \$12,000 family*	\$5,500 individual \$11,000 family	\$5,500 individual \$11,000 family*	\$3,000 individual \$6,000 family*
HSA or Health Care FSA	Health Care FSA	HSA Sysco contribution if you make a minimum contribution**: <ul style="list-style-type: none"> • \$250 you only • \$500 all other coverage levels Limited Purpose FSA for dental/ vision expenses	Health Care FSA	Health Care FSA

*Family deductible and out-of-pocket max apply to three or more members.

**You must make a minimum contribution of at least \$50 (individual) or \$100 (family) to receive the Sysco contribution.

Having Trouble Choosing a Plan?

Take advantage of all of the [Tools & Resources](#) available to help on SyscoBenefits.com including FAQs, videos, and more.



Health Advocacy Solutions (HAS) through BCBS

BCBS Health Advocacy Solutions is available to help you understand your benefit options, make informed choices, enroll for benefits, identify cost savings, negotiate medical bills, and more.



Mental Health Resources

BCBS administers behavioral health benefits and substance use benefits for colleagues in the Sysco-sponsored national medical plans. (If you enroll in a local HMO plan not administered by BCBS, contact your HMO provider for behavioral health coverage information.)

Behavioral health services may or may not be covered based on diagnosis, type of service, source of referral, treatment setting, and type of provider. Some services may be covered at certain settings (such as at a counselor's office) and not covered in a more intensive setting. Contact BCBS for details about covered services and finding in-network providers.

What You Pay for Care

Deductibles and out-of-pocket maximums for behavioral health are combined with the medical deductibles and out-of-pocket maximums.



 bcbstx.com/sysco

 **1-866-491-4911**

Monday-Friday, 7 a.m.-6 p.m. Reps available
24 hours a day, 7 days a week, excluding
company holidays.





Telehealth

The Sysco-sponsored medical plans also offer telehealth through MD Live. Get care for non-emergency conditions by phone or video chat any time, any day. Use this convenient benefit after hours or when you or a covered dependent can't get in to see your primary care doctor. You can be seen within minutes for acute general medical needs like:

- Flu and colds
- Sinus problems
- Bronchitis
- Bug bites
- Seasonal allergies
- Rashes, sunburns, and skin irritations

What You Pay for Care

The cost of a telehealth visit is the same as a PCP or specialist office visit for most of our Sysco national medical plans. Visit the [Telehealth page](#) on [SyscoBenefits.com](#) for more details.



Virtual Behavioral Health

When you enroll in a Sysco-sponsored national medical plan, you have access to virtual behavioral health services through MD Live.

Virtual Behavioral Health Services through MD Live offer you behavioral health counseling via online or video from the privacy and comfort of your own home, and you can typically get an appointment within 20 minutes. You choose from board-certified psychiatrists, licensed psychologists, therapists, or counselors and select the care provider who is right for you.

You can talk to the same therapist each time you schedule a visit, and your therapist can help you with issues such as depression, anxiety, eating disorders, grief, family difficulties, and more. Call **1-888-680-8646** to set up an appointment.

What You Pay for Care

The cost of medical consultations with a doctor will be the same as a PCP or specialist office visit for your individual plan.

MD Live

By EVERNORTH

 MDLive.com

 **1-888-680-8646**





Specialty Health and Wellness Programs

As part of your Sysco-sponsored national medical plan, you have access to additional programs and resources, most at no cost to you.

Specialty Health Program

- **Lantern** provides access to **affordable care for planned surgical procedures**, covering most costs associated with surgeries, including anesthesia, procedure, and facility fees. You will also have access to a broad network of highly qualified surgeons as well as personalized support and guidance.
- A **no-cost physical therapy** program through **Thrive** guides you in overcoming back, joint, or muscle pain from the comfort of your home. You'll work with your therapist and use a tablet and motion sensors to assist with treatment and gauge your progress.
- **Bloom** addresses **women's pelvic health disorders** like pelvic pain, bladder issues, and bowel conditions through virtual care. The clinical-grade program offers access to a pelvic health specialist, cutting-edge clinical technology, and a tailored pelvic floor exercise program.
- The **cancer care program** through **AccessHope** connects you with specialists who will help you navigate your diagnosis and treatment. You can get support with making doctor appointments, navigating treatment options, and managing your emotional wellbeing through your cancer journey.

For more details on each of these programs, visit SyscoBenefits.com.



Wellness Programs

If you enroll in a Sysco-sponsored national medical plan, you can also take advantage of these wellness programs through BCBS:

- **Well onTarget.** This program can help you set and achieve your wellness goals with a variety of programs and tools, including:
 - An online health assessment
 - Wellness challenges
 - Digital fitness tools and trackers
 - On-demand health and wellness content
 - Activity rewards and fitness programs
- **Tobacco cessation.** This personal coaching program provides support for quitting nicotine and tobacco products (including e-cigarettes and vaping).
- **Weight management.** This program helps you learn how to better manage your weight and eat differently. If you're eligible for the program, you can choose from two options based on how you prefer to learn and get support.

All of these wellness support programs are provided at no additional cost as part of your BCBS medical plan.



Prescription Drug Coverage

Prescription drug coverage is provided by Capital Rx and is included with all four of the Sysco-sponsored medical plans.

Capital Rx is an industry leader for change in the pharmaceutical industry and is known for its commitment to consistent, transparent pricing, its broad network of pharmacies, and its customer service team, which includes licensed pharmacists.

Capital Rx's network of pharmacies includes CVS Pharmacy as well as hundreds of other locations, such as Costco, Sam's Club, Target, Walgreens, Walmart, and most major grocery chain pharmacies. You can use any network retail pharmacy to fill a 90-day supply of your medication, but you also have the option of home delivery through Costco mail order services. To find a network pharmacy near you, go to enrollment.cap-rx.com/liberty.

Capital Rx covers certain medications, supplements, and products that are available at no cost. Contact them to learn more.



 cap-rx.com

 **1-833-463-1674**

24/7





Prescription Drug Plan Comparison

All four plan options provide prescription drug coverage, but there are some important differences.

Under the HSA plan, you pay the full cost of all non-preventive prescriptions until you meet your deductible. Then the plan begins paying a portion of the costs.

Under the Basic, PPO, and National HMO plans, the plan pays a portion of your prescription drug costs whether you have met the medical deductible or not.

Scan this QR code for more details about your prescription drug coverage.



Feature	Basic Plan	HSA Plan	PPO Plan	National HMO Plan
Pharmacy-Filled Generic (30-day supply)	\$12 copay	\$12 copay after deductible	\$12 copay	\$12 copay
Pharmacy-Filled Formulary (30-day supply)	30% (\$40 min/\$80 max)	30% after deductible (\$40 min/\$80 max)	30% (\$40 min/\$80 max)	30% (\$40 min/\$80 max)
Pharmacy-Filled Non-Formulary (30-day supply)	50% (\$80 min/\$160 max)	50% after deductible (\$80 min/\$160 max)	50% (\$80 min/\$160 max)	50% (\$80 min/\$160 max)
Value Drugs	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Mail Order Generic (90-day supply)	\$30 copay	\$30 copay after deductible	\$30 copay	\$30 copay
Mail Order Formulary (90-day supply)	30% (\$80 min/\$160 max)	30% after deductible (\$80 min/\$160 max)	30% (\$80 min/\$160 max)	30% (\$80 min/\$160 max)
Mail Order Non-Formulary (90-day supply)	50% (\$180 min/\$350 max)	50% after deductible (\$180 min/\$350 max)	50% (\$180 min/\$350 max)	50% (\$180 min/\$350 max)



Dental

Dental coverage is provided by Delta Dental, which has the broadest network of dental providers in the U.S. and offers significant network discounts that lower your costs. You have two dental options:

- Basic Plan
- Premium Plan

Both plans allow you to see any dentist, but your costs will be lower if you receive care from a Delta Dental in-network dentist. Go to the [provider](#) look up tool to find a dentist near you.

Dental Plan Comparison

The main difference between the plans is the deductibles, out-of-pocket maximums, and orthodontia coverage. The chart below shows how the plans cover in-network dental services.

Feature	Basic Option	Premium Option
Deductible	\$100 individual \$300 family	\$50 individual \$150 family
Calendar Year Maximum	\$1,250/person	\$2,500/person
Diagnostic and Preventive Services	Covered at 100% (no deductible)	Covered at 100% (no deductible)
Basic Services	Plan pays 80% after deductible	Plan pays 80% after deductible
Major Services	Plan pays 50% after deductible	Plan pays 50% after deductible
Orthodontia	Plan pays 50% up to a lifetime maximum of \$1,000 Dependent children up to age 19	Plan pays 50% up to a lifetime maximum of \$1,500 Dependent children and adults



deltadentalins.com

1-888-643-3248

Monday-Friday,
7 a.m.-7 p.m. CT



SmileWay Wellness Benefits

If you or a covered dependent has been diagnosed with a chronic medical condition, such as cancer, diabetes, or rheumatoid arthritis, the Dental plan covers the full cost of additional teeth and gum cleanings throughout the year. For more information, log in to deltadentalins.com and select Smileway Wellness Benefits from the menu.



To learn more about the plans, go to the [Dental plan](#) page on SyscoBenefits.com or scan the QR code. Costs for dental coverage are shown when you enroll through the online Sysco Benefits Center.



Vision

Sysco’s vision plan is offered through Vision Service Plan (VSP) and covers routine eye exams and prescription eyeglasses or contact lenses. Your costs will be lower when you use VSP providers. To locate a VSP provider, go to [vsp.com](https://www.vsp.com).

Use your Sysco VSP exclusive [member discounts](#) and extras to save even more.

Vision Plan Comparison

Here’s what you pay for **in-network** vision care. For a more detailed plan summary, click [here](#).

Feature	In-Network	Out-of-Network
Routine Eye Exam Every Calendar Year	\$10 copay	\$50 allowance
Frames	\$25 copay \$230 frame allowance 20% savings over allowance	10% after deductible
Standard Lenses	\$25 primary care provider (PCP) \$75 specialist	Single: \$50 Bifocal: \$75 Trifocal: \$100 (allowance per year)
Contacts—Medically Necessary*	\$25 copay	\$300 allowance per year
Contacts—Elective	\$180 allowance per year applied to contact lenses and contact lens exam 15% discount on contact lenses	\$120 allowance per year
Discounts	Discounts on laser vision correction and soft contact lenses	

*Services considered medically necessary must meet certain diagnosis requirements and will be confirmed by your provider.



To learn more about the Vision plan, go to the [Vision page](#) on [SyscoBenefits.com](https://www.SyscoBenefits.com) or scan the QR code. Costs for vision coverage are shown when you enroll through the online Sysco Benefits Center.

vsp
vision care

[vsp.com](https://www.vsp.com)

1-800-877-7195

Monday-Saturday,
8 a.m.-7 p.m. CT





Spending Accounts

Spending accounts allow you to save tax-free money to pay for eligible healthcare and dependent care expenses. HealthEquity® administers Sysco's Health Savings Account (HSA) and Flexible Spending Accounts (FSA) and offers cutting-edge technology, one debit card for all of your accounts, and more investment choices for the HSA. Sysco offers the following, which are administered by HealthyEquity:

- The [HSA](#) allows colleagues who are enrolled in the HSA medical plan to set aside money for eligible medical expenses. You own the account and it's yours to manage, so you can take it with you if you ever leave Sysco. You can contribute up to **\$4,400** to the account for individual coverage and **\$8,750** for family coverage for the upcoming calendar year. (If you're age 55 or older, you can also match additional catch-up contributions.)

If you enroll in the HSA and make a minimum contribution of at least \$50 (individual) or \$100 (family), you will receive the Sysco contribution of \$250 (individual) or \$500 (family). Once you have **\$250** in your account, you have the option to invest your savings for the longer term through HealthEquity's investment funds.

If your benefit effective date is November 1 or after, you are not able to contribute to an HSA and will not receive the Sysco contribution for the current plan year.

- The [Health Care FSA](#) allows you to save on a pre-tax basis to help pay for eligible medical, dental, and vision care for yourself and your dependents. You can contribute from **\$120 up to \$3,400** to the account for the upcoming year. If you're enrolled in the HSA medical plan, you will be eligible for the Limited Purpose FSA rather than the Health Care FSA.

- The [Limited Purpose Flexible FSA](#) works the same way as a Health Care FSA, but it is only available to those enrolled in the HSA medical plan and can only be used for eligible dental and vision expenses. For the upcoming year, you can contribute from **\$120 up to \$3,400** to the account.
- The [Dependent Care FSA](#) can be used to reimburse yourself for day care, day camp, or other expenses you pay because you and your spouse both work, your spouse goes to school full-time, or your spouse cannot care for themselves mentally or physically. This account is NOT for healthcare expenses. For the upcoming year, you can contribute from **\$120 to \$7,500** to the account on a pre-tax basis (up to \$3,750 if you and your spouse file separate tax returns). **Note:** Contribution limits may apply to the DCFSA based on your salary. If the limits apply to you, you will see them when you enroll.

HealthEquity®

 healthequity.com

 **1-866-346-5800**

24/7





Savings & Spending Account Comparison

The IRS has rules about eligible expenses. Learn more at [IRS.gov](https://www.irs.gov) or speak with your tax advisor.

	Health Savings Account (HSA)	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
Eligibility	Colleagues enrolled in the HSA plan	Colleagues enrolled in the Basic, PPO, and National HMO plans and colleagues not enrolled in a Sysco-sponsored national medical plan	Colleagues enrolled in the HSA plan	All colleagues
Eligible Expenses	Qualified medical, prescription, plan deductibles, copays, coinsurance, and other eligible expenses for you and your covered dependents	Qualified medical, prescription, dental, and vision deductibles, coinsurance, copays, and other eligible expenses for you and your covered dependents	Qualified dental and vision expenses for those who are enrolled in the HSA plan only	Eligible day care expenses, such as licensed day care centers, family or adult day care facilities, babysitters, and day camps for children under age 13 and disabled dependents of any age Cannot be used to pay for medical expenses
2026 Contribution Limit	\$4,400/individual coverage* \$8,750 for family coverage*	Up to the 2026 IRS limit	Up to the 2026 IRS limit	\$7,500**
Sysco's Contribution	If you make a minimum contribution of \$50 (individual) or \$100 (family), Sysco contributes \$250 (individual) or \$500 (family)	N/A	N/A	N/A
"Use It or Lose It" Rule	None Roll over your entire balance from year to year Account is yours to keep, even if you leave Sysco	Forfeit any unused funds on December 31 If you enroll for the upcoming year, you can carry over up to the 2026 IRS carryover limit to pay for expenses incurred the following year	Forfeit any unused funds on December 31 If you enroll for the upcoming year, you can carry over up to the 2026 IRS carryover limit to pay for expenses incurred the following year	Forfeit any unused funds on December 31

*Colleagues who will be age 55 or older in the upcoming year can contribute an additional \$1,000 in catch-up contributions.

**If you and your spouse file separate federal tax returns, the limit is \$3,750.

Important: Eligibility to contribute to an FSA may depend on your household income. If your income is above certain federal limits, you might not be able to contribute or may be limited in how much you can contribute. Talk with a tax advisor or visit the [IRS website](https://www.irs.gov) for more information.



Employee Assistance Program

The EAP, offered through [SupportLinc](#), provides you and your family members with emotional well-being support and counseling, legal and financial services, and other daily life assistance resources. With SupportLinc, you have access to a diverse, broad network of providers, enhanced wellness resources, and text therapy services. You also have the ability to make weekend and evening appointments.

EAP services are completely confidential and available to you and your family members 24 hours a day, 365 days a year, even if you're not enrolled in a Sysco-sponsored national medical plan. Sysco covers 100% of the cost.

SupportLinc ensures that no one will know you have accessed the program without your written permission, except as required by law.



mysupportlinc.com

1-800-699-9868
24/7/365



Access counseling sessions in person or via video to discuss topics such as:

- ✓ Depression
- ✓ Stress
- ✓ Anxiety
- ✓ Grief
- ✓ Work-related pressures
- ✓ Relationship problems
- ✓ Substance use
- ✓ Emotional health concerns

What the EAP Offers

In-the-moment support	Reach a licensed clinician by phone 24/7/365.
Short-term counseling	Access no-cost in-person or virtual (video) counseling sessions.
Coaching	Get assistance from a coach to boost your emotional fitness, learn healthy habits, establish new routines, build your resilience, and more.
Work-life benefits	Receive expert consultations for financial and legal issues. Work-life consultants also provide referrals that help address everyday needs such as child or elder care, pet care, home improvement, auto repair, travel, education, and housing needs.
Mindstream™ (live and on-demand video/audio sessions)	Engage in a session anytime and anywhere. Return daily to track progress and discover new releases.



To learn more about the EAP, go to the [EAP page](#) on SyscoBenefits.com or scan the QR code. To download the MyCuraLinc mobile app, visit the App Store or Google Play. Your group code is: **Sysco**.



Protection





Life and Accidental Death & Dismemberment

Sysco’s Life and Accidental Death & Dismemberment (AD&D) Insurance plans are provided through MetLife. Life Insurance benefits are paid to your beneficiary if you die or to you if a covered dependent dies. AD&D Insurance offers protection if you’re seriously injured or die as a result of a covered accident. Benefits are paid to you if you’re injured or to your beneficiary if you die.

Basic Life and Basic AD&D

Sysco pays the full cost of your [Basic Life and Basic AD&D Insurance](#), and benefits are automatically provided to you as an eligible Sysco colleague.

Basic Life	Basic AD&D
Coverage equal to 1.5x your benefit-eligible earnings (rounded up to the nearest \$1,000), up to a maximum of \$225,000	Coverage equal to your benefit-eligible earnings (rounded up to the nearest \$1,000), up to a maximum of \$150,000

Filing a Claim

You can find instructions for filing claims [here](#). You can submit documents for a claim by calling the Sysco Benefits Center at **1-800-55-SYSCO (1-800-557-9726)**, available 7 a.m. – 7 p.m. CT. Select **option 8** for the Survivor Support Team.



[metlife.com/info/sysco](https://www.metlife.com/info/sysco)

1-800-MET-6420
(1-800-638-6420, option 2)
 Monday-Friday
 8 a.m.-8 p.m. CT





Supplemental Life and Voluntary AD&D

Sysco also offers [Supplemental Life and Voluntary AD&D Insurance](#). You can elect coverage for your eligible dependents even if you choose not to cover yourself. You pay the total cost of Supplemental Life and Voluntary AD&D Insurance through payroll deductions that are based on the enrollee’s age. You will be required to provide Evidence of Insurability (EOI) to purchase Supplemental Life Insurance, and coverage will begin once your EOI has been approved.

Supplemental Life		
	Coverage Amounts	Purchase in Increments of
Colleague	One (1) to eight (8) times your eligible earnings, up to \$1,750,000 (exclusive of Basic Life Insurance)	N/A
Spouse/Domestic Partner	From \$10,000 to \$150,000	\$10,000
Child(ren)	From \$2,500 to \$15,000	\$2,500
Guaranteed Issue	For you: Lesser of 5x annual earnings or \$500,000 Spouse: Up to \$50,000	
Voluntary AD&D		
Colleague	From \$10,000 to \$1,000,000	\$10,000
Family	From \$10,000 to \$1,000,000 <ul style="list-style-type: none"> • Spouse coverage = 50% to 60% • Child coverage = 15% to 20% • Maximum amount for any child is \$50,000 	\$10,000

Costs

You can find the cost of coverage for Supplemental Life and Voluntary AD&D in the online [Sysco Benefits Center](#) when you enroll.



Disability Coverage

Sysco offers [disability coverage](#) to protect your income if you are unable to work due to illness or injury. Our Short-Term Disability (STD) and Long-Term Disability (LTD) plans are administered by The Hartford.

The company pays the full cost of STD coverage for all colleagues and the full cost of LTD coverage for colleagues at most Sysco locations.

Plan	Benefit
Short-Term Disability	<p>Less than two years of service: 50% of eligible earnings</p> <p>Two or more years of service: 60% of eligible earnings</p>
<p>Long-Term Disability Pays a benefit for an eligible disability that lasts more than 180 days</p>	60% of basic pre-disability monthly eligible earnings, up to a monthly maximum of \$5,000

For more information on both plans, visit the [Disability page](#) on [SyscoBenefits.com](#).



mybenefits.thehartford.com/login

[1-877-215-3440](tel:1-877-215-3440)

Monday-Friday,
9 a.m.-9 p.m. CT





Leaves of Absence

Sysco offers [leaves of absence](#) if you need time away from work, whether it's to recover from an illness or injury, care for a sick family member, or welcome a new addition to your family. Leaves are managed through The Hartford and concurrent with Short-Term Disability, federal and state regulations, and any state paid benefits, if applicable. **Note:** There are other leaves available; this chart gives an overview of benefits for paid leaves.

Type of Paid Sysco Leaves	Who It Supports	Benefit/Duration
Pregnancy Leave	Eligible birth mothers taking time off to recover after childbirth	6 weeks with full pay following birth, concurrent with Short-Term Disability, federal and state regulations, and any state paid benefits, if applicable
Parental Leave	Eligible colleagues who are birth parents or become parents through adoption or surrogacy	10 days or 80 hours following birth, adoption, or surrogacy; must be used within 6 months of birth or adoption

Requesting a Leave and More Information

To request a leave, call The Hartford at **1-877-215-3440**. If it is your first time going on a leave, register for an account beforehand at thehartford.com/mybenefits.

If you aren't sure you are eligible for a leave (or aren't sure a leave applies to your situation), contact The Hartford to find out which types of leave you may be eligible for, including federal, state, and Sysco leave benefits.

For more information, see the [Leaves of Absence page](#) on SyscoBenefits.com.

Reminder: Add your personal email address as your preferred method of communication in Workday so you don't miss important time-sensitive company benefits communications if you are on leave. You can also opt in for text messaging.



mybenefits.thehartford.com/login

1-877-215-3440

Monday-Friday,
9 a.m.-9 p.m. CT



Paid Time Off

Sysco offers the following paid time off:

- ✓ Vacation days
- ✓ National holidays observed by Sysco
- ✓ Sick leave
- ✓ Floating holidays
- ✓ Jury duty
- ✓ Bereavement
- ✓ Time for voting

You can find more information in [The Dish](#).



Critical Illness, Hospital Indemnity, & Accident Plans

Sysco offers Critical Illness, Hospital Indemnity, and Accident Plan benefits through Aetna that help you cover out-of-pocket costs when you or a family member is hospitalized, is diagnosed with a covered critical illness, or experiences a serious accident. Payments from these benefits are in addition to any other insurance you have and are yours to spend as you choose for medical treatment or everyday expenses.




[aetna.com](https://www.aetna.com)

1-800-607-3366
Monday-Friday,
8 a.m.-6 p.m. CT

You do not have to enroll in a Sysco-sponsored national medical plan to enroll in these benefits.

	Critical Illness	Hospital Indemnity	Accident Plan
How the plan works	Pays a lump-sum benefit directly to you if you or a covered family member are diagnosed with a critical illness (e.g., cancer, heart attack, or stroke)	Pays a cash benefit directly to you when you are injured in an accident and require medical treatment	Pays you and your covered dependents a benefit when you are admitted to a hospital
What the benefit pays	Benefits are paid as a percentage based on the coverage amount you elect and the diagnosis	The plan pays \$2,000, plus an additional \$400 per day benefit for Intensive Care Unit (ICU) hospitalization. For all other types of hospitalizations, the plan pays \$1,000, plus an additional \$200 per day for up to 30 days in a row	The amount of your benefit is determined by your injury and the type of treatment you receive
Portability (take the benefit with you if you leave Sysco)	Yes		

Costs and Additional Coverage Details

You can find the cost of coverage for these benefits in the [Sysco Benefits Center](#) when you enroll. Additional details, including plan summaries, can be found on the [Protection Benefits page](#) on [SyscoBenefits.com](#).



Voluntary Benefits

Sysco offers these voluntary benefits for your well-being and security. You pay the full cost of these benefits, which can be found in the online [Sysco Benefits Center](#).

Legal Insurance

[Legal Insurance](#), provided through ARAG, helps you address common legal issues, such as creating a will, fighting a traffic ticket, or dealing with a difficult landlord. If you enroll, you will be connected with a network attorney, and most services are 100% paid.

Identity Theft Protection

ID Watchdog provides Sysco's [Identity Theft Protection](#) benefits. This plan monitors your credit and helps you protect your online identity.

Auto & Home

Sysco provides special group rates and discounts on auto, home, renters, and other coverage through Farmers Insurance. Call Farmers at [1-800-854-6011](tel:1-800-854-6011) for a free review and insurance quote or see the [Auto & Home](#) page.

Pet Insurance

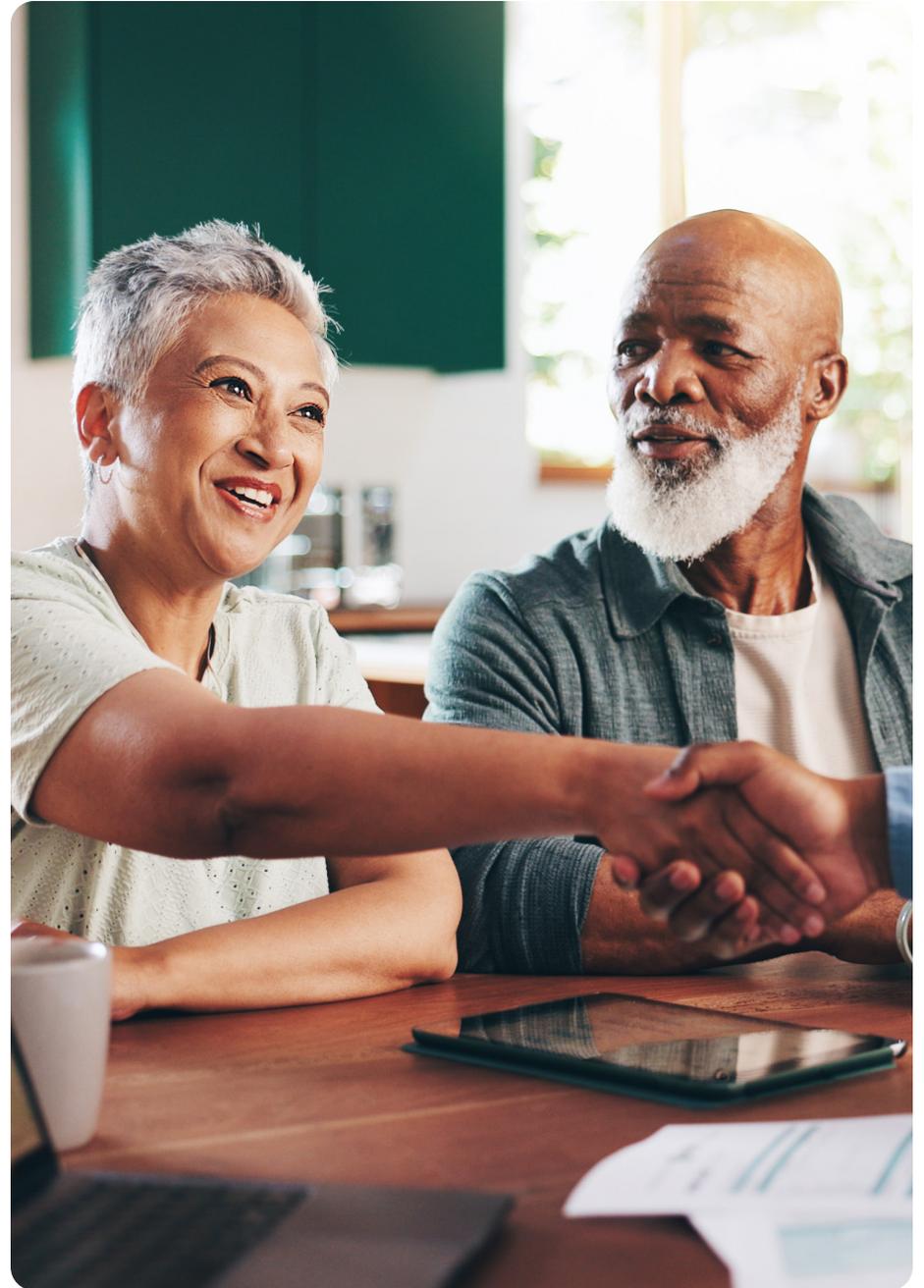
Get help paying vet bills for your four-legged family members through MetLife [Pet Insurance](#). Plan benefits include coverage for accidents and illness, preventive care visits and services, and coverage for pre-existing conditions. To enroll, go to metlife.com/getpetquote or call [1-800-GET-MET8 \(1-800-438-6388\)](tel:1-800-GET-MET8) and provide Sysco Corporation as your employer.

For more information on all of these benefits, scan the QR code or visit SyscoBenefits.com.





Retirement & Savings





401(k) Plan

To help you build your retirement savings, Sysco offers a generous 401(k) plan through Fidelity with automatic and company matching contributions. You can make both pre-tax and Roth 401(k) contributions.

Eligibility

All non-union colleagues at Sysco Corporation and its participating subsidiaries can participate. Colleagues whose collective bargaining agreements provide for participation are also eligible at such times as those set forth in their applicable collective bargaining agreements.

Enrollment

If you're eligible, you're automatically enrolled in the 401(k) on the first of the month on or following 60 days of employment at a contribution rate of 3% of eligible pay. You're also enrolled in the automatic annual increase program, which increases your contribution by 1% each year until you reach 6%.

To change your 401(k) contributions, including your automatic enrollment, log in to Fidelity at [NetBenefits.com](https://www.fidelity.com).

Fidelity NetBenefits®

 [NetBenefits.com](https://www.fidelity.com)

 [1-800-635-4015](tel:1-800-635-4015)

Monday-Friday,
9 a.m.-11 p.m. CT





Your Contributions

You can contribute from **1% to 50%** of total eligible pay in **combined** pre-tax and Roth contributions, up to the Internal Revenue Service (IRS) annual limit.

There are two ways to make contributions:

- **Before tax**, which means your contributions are deducted from your paycheck before any taxes are calculated.
- **After tax** through a Roth 401(k) account, which means you pay taxes on the money going into the account now but not when you withdraw the money in retirement.

You can change your investments and contribution rates at any time.

Company Contributions

1. **Automatic** – On the first of the month coinciding with or following 60 days of employment, Sysco automatically contributes an amount equal to 3% of your eligible pay to your 401(k) account every pay period.
2. **Matching** – In addition to the automatic contributions, Sysco makes employer-matching contributions annually to encourage you to contribute to your retirement savings plan. Sysco contributes 50 cents for every dollar you contribute to the plan, up to 6% of your eligible pay.

Vesting

You are immediately vested in your own contributions, which means you own the funds, and they are yours to keep. Company matching contributions made to your account vest over time. To learn more about vesting, log in to Fidelity at [NetBenefits.com](https://www.fidelity.com).

Investment Options

The 401(k) plan offers a variety of investment options. Log in to [NetBenefits.com](https://www.fidelity.com) or call **1-800-635-4015** to learn about your options.





Employee Stock Purchase Plan

Sysco gives you the opportunity to gain ownership in the company through the Employee Stock Purchase Plan (ESPP) by buying Sysco stock at a 15% discount.

Sysco colleagues who are regularly scheduled to work more than 20 hours per week for more than five months a year are eligible to participate.

How the Plan Works

1. **Enroll in the plan** through Fidelity at [NetBenefits.com](https://www.netbenefits.com).
2. **Enter the percentage (1% - 10%) of pay** you want to have deducted to purchase Sysco stock, up to an annual value of \$25,000.
3. **Contributions are deducted from your paycheck** and used to purchase stock after each quarterly offering period.
4. **Your shares are deposited into your individual Fidelity brokerage account** for you to keep, sell, or, after the required two-year transfer period, transfer to another account.

Learn More

Go to the [Employee Stock Purchase Plan](#) page on [SyscoBenefits.com](https://www.syscobenefits.com).

Fidelity NetBenefits®

 [NetBenefits.com](https://www.netbenefits.com)

 **1-800-635-4015**
Monday-Friday,
9 a.m.-11 p.m. CT



College Savings

Fidelity can help you set up a 529 college savings plan to pay for college expenses. More resources are available at [Fidelity.com/college](https://www.fidelity.com/college).

Colleague Discounts

All Sysco colleagues can take advantage of thousands of discounts from your favorite merchants on items like cars, computers, TVs, travel, tickets, apparel, and more through Perks at Work. Visit [perksatwork.com](https://www.perksatwork.com) for more details.





Resources and Terms to Know





Resources

The resources below are available to help you learn more about Sysco's benefits, choose a plan, enroll, and use your benefits.

SyscoBenefits.com

On [SyscoBenefits.com](https://www.syscobenefits.com), you will find full details about your Sysco benefits, including plan comparison charts and plan details, information on specialty programs, provider contact information, and more.

To view rates for all benefits, go to the online Sysco Benefits Center, which you can access from the home page of [SyscoBenefits.com](https://www.syscobenefits.com).

Sysco Benefits Center

Call **1-800-55-SYSCO (1-800-557-9726)**, Monday-Friday, 7 a.m.-7 p.m. CT with questions about enrolling in benefits, eligibility, qualifying life events, or COBRA coverage. Translators and chat are available.

Blue Cross Blue Shield Health Advocacy Solutions (HAS)

BCBS Health Advocacy Solutions will be available to help you understand your benefit options, make informed choices, enroll for benefits, identify cost savings, negotiate medical bills, and more.

Employee Assistance Program (EAP)

SupportLinc is our EAP provider, offering expert guidance to help you address and resolve everyday issues. SupportLinc can be reached 24 hours a day, 7 days a week, 365 days a year at **1-800-699-9868** and mysupportlinc.com. The group code is: **sysco**.

Frequently Asked Questions

To find answers to questions about how to enroll, eligibility, your health, protection, and retirement benefits, leaves, and more, see the [FAQs](#).

Retirement Planner

The [Retirement Planner](#) is designed to provide you with an overview of your Sysco post-retirement benefits and help you learn what actions you need to take, if any, to initiate of these benefits.



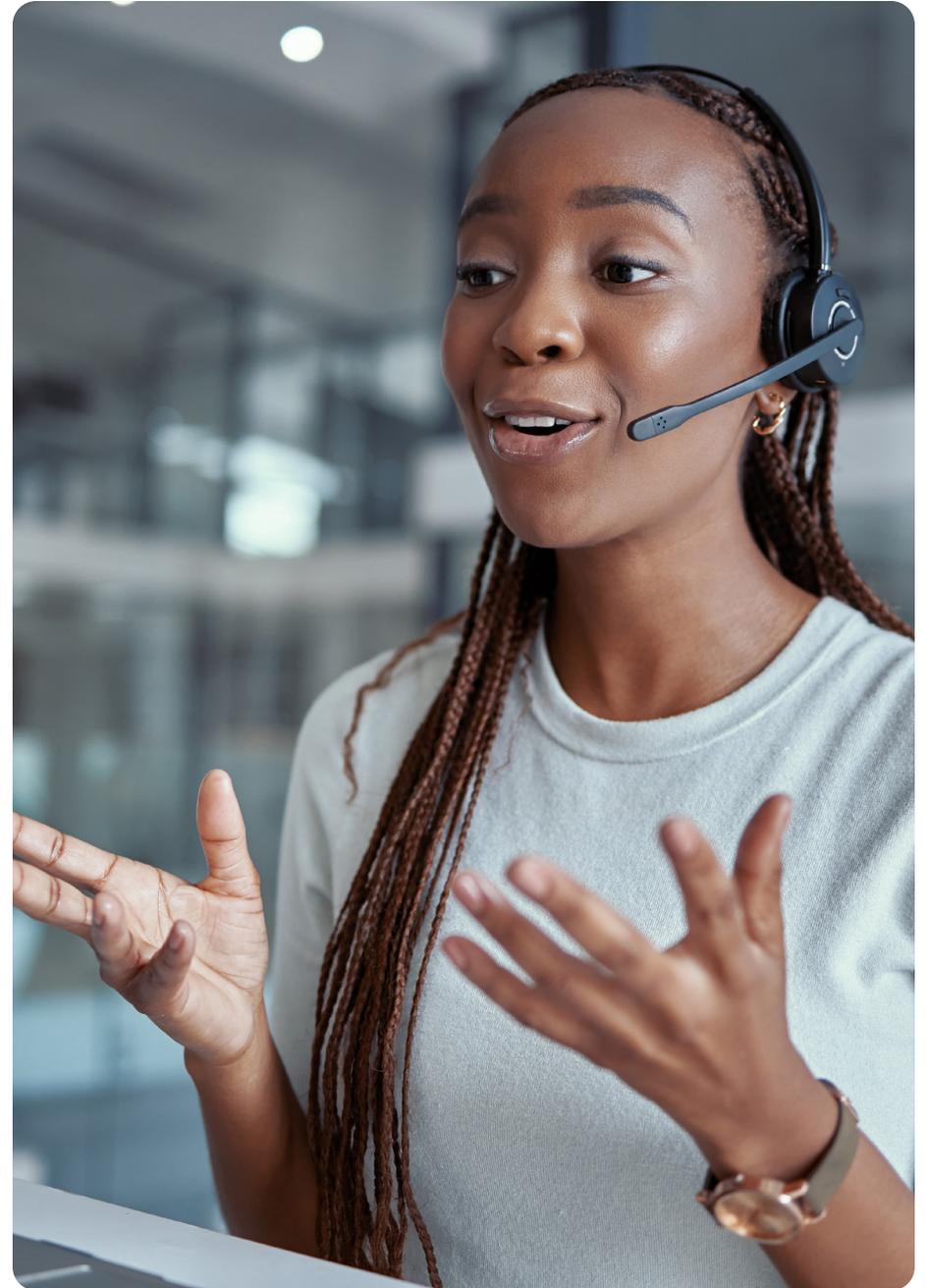
Terms to Know

- **Coinsurance:** The percentage of the cost you pay for covered healthcare services after you meet the plan deductible. You and the plan share a percentage of the cost, so if your coinsurance is 20%, the plan pays the remaining 80% of the covered service after the deductible.
- **Copay:** A fixed, flat dollar amount you pay for healthcare services like office visits, telehealth, and prescription drugs. For most services, you are not required to meet a deductible; you only pay the copay.
- **Deductible:** The amount you pay for covered healthcare services before the plan begins paying benefits. If you cover dependents on your plan, each dependent must meet their individual deductible until the total amount of deductible expenses meets the family deductible amount.
- **In-Network:** In-network physicians, hospitals, and clinics that have contracted with our health plans to provide colleagues with quality, lower, negotiated rates for services. When you receive care from in-network providers, you save money on covered services.
- **Out-of-Network:** Out-of-network physicians, hospitals, and clinics are not contracted with our health plans, so you pay more for covered services, and the costs are more unpredictable.
- **Out-of-Pocket Maximum:** The most you have to pay out of pocket for covered services in a plan year. Once you reach this amount through paying annual deductibles, copays, and coinsurance, the plan pays 100% of the cost for covered benefits for the remainder of the year. The monthly premiums you pay for coverage do not count toward the out-of-pocket maximum.
- **Generic Drug:** A medication with the same active ingredients and effectiveness as a brand-name drug but usually costs less.
- **Brand-Name Drug:** A medication sold under a specific trademarked name by the company that developed it; usually costs more than a generic.
- **Maintenance Drug:** A medication taken regularly to manage long-term or chronic conditions, like high blood pressure, diabetes, or high cholesterol.





Benefits Contacts





Benefits Contacts

Benefit	Provider	Contact Information	Apps	
			Apple App Store	Google Play
Sysco Benefits Center <ul style="list-style-type: none"> • Enroll or change benefits • Benefits eligibility • Qualifying life events • COBRA 	N/A	<p>1-800-557-9726 Monday-Friday, 7 a.m.-7 p.m. CT syscototalrewards.com</p>		
Medical	BlueCross BlueShield (BCBS)	<p>1-866-491-4911 24/7/365 excluding company-recognized holidays bcbstx.com/sysco</p>		
Telehealth / Virtual Behavioral Health	MD Live	<p>1-888-680-8646 24 hours a day, 7 days a week MDLive.com</p>		
Health Advocacy Services (HAS)	BlueCross BlueShield (BCBS)	<p>1-866-491-4911 24/7/365 excluding company-recognized holidays bcbstx.com/sysco</p>		
Prescription Drug Coverage	Capital Rx	<p>1-833-463-1674 24/7 cap-rx.com</p>		
Dental	Delta Dental	<p>1-888-643-3248 Monday-Friday, 7 a.m.-7 p.m. CT deltadentalins.com</p>		



Benefit	Provider	Contact Information	Apps	
			Apple App Store	Google Play
Vision	VSP	<p>1-800-877-7195 Monday-Saturday, 8 a.m.-7 p.m. CT vsp.com</p>		
Health Savings Account	HealthEquity®	<p>1-866-346-5800 24/7 healthequity.com</p>		
Flexible Spending Accounts				
Employee Assistance Program Code: Sysco	SupportLinc	<p>1-800-699-9868 24/7/365 mysupportlinc.com</p>		
Life Insurance	MetLife	<p>1-800-638-6420, option 2 Monday-Friday, 8 a.m.-8 p.m. CT metlife.com/info/sysco</p>		
Accidental Death & Dismemberment				
Critical Illness, Hospital Indemnity, and Accident Insurance	Aetna	<p>1-800-607-3366 Monday-Friday, 8 a.m.-6 p.m. CT aetna.com</p>		
Legal Insurance	ARAG	<p>1-800-247-4184 Monday-Friday, 7 a.m. - 7 p.m. CT araglegal.com</p>		



Benefit	Provider	Contact Information	Apps	
			Apple App Store	Google Play
Identity Theft Protection	ID Watchdog	<p>1-866-513-1518 24/7/365 idwatchdog.com</p>		
Auto & Home	Farmers	<p>1-800-854-6011 For claims: 24/7 For quotes and changes: Monday-Friday, 7 a.m.- 9 p.m. CT Saturday, 8 a.m.-6 p.m. CT farmers.com/groupselect</p>		
Pet Insurance Code: Sysco Corporation	MetLife	<p>1-800-438-6388 Monday-Friday, 7 a.m.- 8 p.m. CT Saturday-Sunday, 9 a.m.- 6 p.m. CT metlife.com/getpetquote</p>		
401(k)	Fidelity	<p>1-800-635-4015 Monday-Friday 9 a.m.-11 p.m. CT NetBenefits.com</p>		
ESPP				
College Savings Plan				