



Retirement & Lifestyle

401(k) Retirement Savings Plan

The 401(k) plan allows you to invest on a pre-tax and post-tax basis up to IRS limits. For contributions up to 6% of your pay, Coke Florida will match \$1 for each dollar you invest for the first 1% and \$.50 for every dollar for the next 5%.

Identity Theft Protection

Identity Theft Protection monitors multiple gateways into your identity and credit, and alerts you of fraudulent activity along with 24/7 live member support and full-service identity restoration.

Employee Assistance Program (EAP)

The EAP can help you resolve a variety of personal problems, including marital conflict, anxiety, depression, substance abuse, and more. Services are fully confidential and provided at no cost to you.

Pet Insurance

Pet Insurance reimburses you for eligible veterinary expenses relating to accidents, illnesses, and injuries for dogs, cats, birds, and several exotic pets.

DCFSA

Contribute pretax dollars from your paycheck to pay for eligible child or adult dependent care expenses like Daycare and Preschool.



Auto and Home Insurance

Coke Florida provides access to discounted coverage for your car, home, boat, RV, and more along with good driving rewards, loyalty discounts, and multi-policy savings.

Legal Insurance

The Legal plan offers access to a national network of attorneys who can help you with a variety of legal issues such as real estate and traffic matters, debt collection, divorce, adoption, wills, and more.

Paid Time Off and Holidays

Associates receive up to three weeks of paid time off and 10 holidays (seven company observed + three personal holidays) annually.

Additional Benefits

Coke Florida offers a variety of additional benefits including:

- Employee Discount Program – WorkPerks
- Tuition/Education Assistance (up to \$5,250/year)
- DayForce Wallet – Access your pay as soon as you earn it, without the need to wait until payday
- Wellness Program
- Financial Health Programs
- Employee Sales/Product Discounts
- Free/Discounted Tickets (amusement parks, concerts)



NOTE: This statement is intended to summarize the benefits you receive from Coca-Cola Beverages Florida. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Human Resources department.

2026

Benefits At A Glance





Benefits At A Glance 2026

Coke Florida Associates have access to a wide variety of benefits that help protect their health and well-being, income security, and so much more. This guide provides a brief overview of the benefits we offer.

Full-time Associates are eligible for benefits on the first of the month following 60 days of continuous employment.



Health & Well-Being

Medical and Prescription Plans

Coke Florida offers two medical plan options through Aetna – the Choice Plus Value Plan and the Choice Plus HDHP with HSA. The Value Plan offers lower out-of-pocket expenses in exchange for higher premiums. The HDHP saves you money upfront with lower premiums but has higher out-of-pocket costs. The HDHP also includes an employer-funded Health Savings Account that can help offset out-of-pocket expenses. Both plans include prescription drug benefits through CVS Caremark.

Critical Illness Insurance

Critical Illness Insurance pays a lump sum benefit directly to you if you are diagnosed with a covered condition such as a heart attack, stroke, or cancer. You choose the benefit amount when you enroll.

Accident Insurance

Accident Insurance pays benefits for injuries and events resulting from a covered accident that occurs on or off the job. The plan covers a variety of injuries and accident-related expenses, including fractures, dislocations, burns, emergency room treatment, physical therapy, and more.

Hospital Indemnity Insurance

Hospital Indemnity Insurance pays benefits directly to you if you are admitted into a hospital as a result of a covered accident or sickness. Benefits are also paid for confinement to an intensive care unit or inpatient mental health or drug and alcohol treatment facility.

Dental Plan

Coke Florida offers dental benefits through Delta Dental. The plan covers diagnostic and preventive services at 100%. It also covers basic and major restorative services, as well as orthodontia for adults and children.

Vision Plan

Vision benefits are offered through VSP. The plan covers eye exams, lenses and frames, or contact lenses in lieu of eyeglasses.

Health Savings Account (HSA)

If you enroll in the Choice Plus HDHP medical plan, you are eligible to open a Health Savings Account. You fund the account through pre-tax payroll deductions. Coke Florida also makes an annual employer contribution of up to \$200 for Associate-only and up to \$400 for Associate and dependent coverage (prorated based on enrollment date). The money can be used to cover eligible out-of-pocket health care expenses. Whatever you don't use rolls over for future years and earns interest.

Flexible Spending Accounts (FSAs)

Flexible Spending Accounts allow you to set aside pre-tax money for eligible health care and dependent care expenses. The Health Care FSA allows you to set aside funds for expenses such as deductibles, copays, prescriptions, and medical equipment. The Dependent Care FSA allows you to set aside money for childcare or adult dependent care.

NOTE: If you are enrolled in the Choice Plus HDHP medical plan, you are not eligible for Health Care FSA.



Income Security

Life and Accidental Death and Dismemberment (AD&D) Insurance

Coke Florida provides Basic Term Life Insurance coverage in the amount of your annual earnings, rounded to the next \$1,000, times 1.5; up to a maximum of \$400,000. You may also purchase Supplemental Life and AD&D Insurance from 1 to 5 times your annual earnings. The Supplemental Life maximum is \$1,600,000 and the AD&D maximum is \$1,000,000. Spouse and children's coverage is also available. Coverage is guaranteed issue if you apply when you first become eligible.

Short-Term Disability (STD) Insurance

Coke Florida provides employer-paid Short-Term Disability benefits for qualified non-work-related illnesses or injuries that prevent you from working for an extended period of time. Benefits vary depending on whether you are an hourly or salaried Associate.

Long-Term Disability (LTD) Insurance

Coke Florida provides employer-paid Long-Term Disability Insurance in the event you cannot work because of a long-term illness or injury. Benefits are equal to 50% of your monthly salary and begin after 26 weeks of a qualified non-work-related illness or injury. You may also purchase Voluntary LTD Insurance which provides an additional 10% or 20% of your monthly earnings to a maximum of \$20,000.

