



## GMCR, Inc. Benefits in a Scoop for US Employees

Benefits	Part-Time	Full-time
Medical Insurance	Yes, if over 20 hours and 1 year of Service.	<p>Choice of two different health care plans (OAP/HDHP) effective the first of the month following 30 days of fulltime employment.</p> <ul style="list-style-type: none"> <li>• Pre-tax deduction per bi-weekly payroll check</li> <li>• Please contact Human Resources Representative for additional information.</li> </ul> <p>Employees who take part in the Wellness Initiative program have the opportunity for a discounted employee premium on the OAP plan.</p> <p>Provider: CIGNA Healthcare</p>
Dental Insurance	Yes, if over 20 hours and 1 year of Service	<p>Employees have a choice of a Core or Buy-up plan. Eligibility begins the first of the month following 30 days of employment.</p> <p>Provider: Delta Dental</p>
Vision Insurance	Yes, if over 20 hours and 1 year of Service	<p>Employees have a choice of a Core or Buy-up plan. Eligibility begins the first of the month following 30 days of employment.</p> <p>Provider: VSP</p>
401(k) Retirement Plan	N/A	<p>Full-time employees must be 18 years of age or older to be eligible. Employees may enroll the first of the month following 30 days of full-time employment. Contribution percentages may be changed at any time prior to a pay period. GMCR matches contributions at 50% up to the employee deduction of 6% (Maximum GMCR contribution is 3%).</p> <p>Provider: Milliman</p>
Life & AD&D Insurance	N/A	<p>GMCR covers eligible full-time employees at 1 time base salary up to \$750,000 (Guarantee Issue \$625,000). GMCR also pays for a separate AD&amp;D (Accidental Death and Dismemberment) insurance policy for eligible full-time employees. Additional Voluntary term life insurance and/or Voluntary term AD&amp;D insurance may be purchased by the employee.</p> <p>Provider: CIGNA Life</p>
Disability Insurance	N/A	<p>Short term and long term disability insurance paid by GMCR.</p> <p>Provider: CIGNA Life Insurance</p>
Flexible Spending Account (FSA) - Healthcare - Dependent Care - Transportation	N/A	<p>Employees may make pre-tax contributions into a Health Care, Dependent Care, or Transportation FSA to use for qualified purchases.</p> <p>Provider: PayFlex</p>
Stock - ESPP (Employee Stock Purchase Plan)	Yes, if work over 20 hours.	<p>Employees may purchase GMCR stock at a 15% discounted rate through bi-weekly payroll deductions. There are semi-annual enrollments in September and March.</p> <p>Provider: Computershare</p>

\*\* This document is intended to be a summary of GMCR (USA) benefits, policies, and programs. Please see benefit summary plan descriptions/document for details and other requirements. The terms of each benefit summary plan description/document will prevail over any inconsistent terms in this document. (Revised 10/20/2010)



Benefits	Part-Time	Full-time
Time Off– <ul style="list-style-type: none"> <li>• Combined Time Off (CTO)</li> <li>• Holiday</li> </ul>	N/A	<b>SCBU &amp; Enterprise CTO**</b> <ul style="list-style-type: none"> <li>- 0 - 3 years of service = 144 hours</li> <li>- 3 - &lt;7 yrs of service = 184 hours</li> <li>- 7 - &lt;10 years of service = 224 hours</li> <li>- 10+ years of service = 264 hours</li> </ul> ** Prorated by date of hire.  48 hours (or 6 calendar holidays)
		<b>Keurig, Inc CTO **</b> <ul style="list-style-type: none"> <li>- 0 - 3 years of service = 134.5 hours</li> <li>- 3 - &lt;7 years of service = 174.5 hours</li> <li>- 7 - &lt;10 years of service = 214.5 hours</li> <li>- 10+ years of service = 254.5 hours</li> </ul> ** Prorated by date of hire.  52.5 hours (or 7 calendar holidays)
Wellness Reimbursement	N/A	Employees and their families are reimbursed 50% of total costs associated with wellness up to a maximum of \$500 per fiscal year. New employees' benefit amount is pro-rated. Some programs are reimbursed at 100%.
EAP (Employee Assistance Program)	Yes	Confidential counseling and referral services are available for employees and their families. First three visits per issue are free. Provider: Workplace Solutions
Education Assistance	N/A	Eligible employees may receive financial support of up to \$3,000 per year for approved programs and courses.
Scholarship Program	N/A	Eligible dependents of full time employees who have a minimum of one year of employment may be nominated for an award. Up to twelve individual \$2,000 scholarships are awarded each year.  Provider: Scholarship Management Services
CAFÉ Time (Community Action For Employees)	Yes, at a rate of 2.5% of total hours worked.	GMCR supports employees' volunteer work for non-profit and community based organizations on company time. Full-time employees may volunteer during their normal work hours for up to 52 hours per fiscal year. Must be pre-approved by your supervisor.
Matching Donations	Yes	Contributions made by employees to non-profit 501(C)(3) organizations may be matched by GMCR up to \$500 per fiscal year.
Changing Climate Change	N/A	As part of a larger Changing Climate Change initiative, eligible full-time employees may be reimbursed 50% of the cost of personal purchases that reduce carbon emission; such as home efficiency audit, efficient home renovation, home fixtures, energy star appliances, and renewable energy systems
Employee Offers	Determine Per Offer	GMCR offers employee discounts on merchandise, the ability to take out an interest free loan to purchase a computer, and group discount insurance on Pet, Home, and Auto insurance. Please see the Intranet for more information.

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