

GMCR, Inc. Benefits in a Scoop

Benefits	Part-Time	Full-time
Medical Insurance	Yes, if over 20 hours and 1 year of Service.	<p>Choice of three different health care plans (EPP/OAP/HSA) effective the first of the month following 30 days of fulltime employment.</p> <ul style="list-style-type: none"> • Pre-tax deduction per bi-weekly payroll check • Pre-existing condition limitation on OAP & HSA plans. Please contact Human Resources Representative for additional information. <p>Employees who take part in the Wellness Initiative program have the opportunity for a discounted employee premium on the EPP or OAP plans.</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: John Hancock</p>
Life & AD&D Insurance	N/A	<p>GMCR covers eligible full-time employees at 1 times base salary up to \$750,000 (Guarantee Issue \$625,000). GMCR also pays for a separate AD&D (Accidental Death and Dismemberment) insurance policy for eligible full-time employees. Additional Voluntary term life insurance and/or Voluntary term AD&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	N/A	<p>Under the FSA Healthcare plan, employees may defer up to \$3000 pre-tax, per calendar year to pay for certain health care expenses, which are not covered under medical, dental, and vision policies. Under the FSA Dependent Care plan, employees may defer up to \$5,000 pre-tax for eligible expenses.</p> <p>Provider: CONEXIS</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 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 10/20/2009)

Benefits	Part-Time	Full-time
Stock - ESOP (Employee Stock Ownership Plan)	Yes, if work over 1,000 hours in year and over age 21.	Eligible employees are allocated shares of GMCR stock through this retirement plan. The stock vests over time, but is not available to the employee until Retirement or the end of employment relationship. Employees who are age 21 or older and work 1,000 or more hours in a calendar year are eligible. Third Party Administrator: Pension Works
Time Off– • Combined Time Off (CTO) • Holiday	N/A	<p>SCBU & Enterprise CTO**</p> <ul style="list-style-type: none"> - 0 - 3 years of service = 144 hours - 3 - <7 yrs of service = 184 hours - 7 - <10 years of service = 224 hours - 10+ years of service = 264 hours <p>** Prorated by date of hire.</p> <p>48 hours (or 6 calendar holidays)</p> <p>Keurig, Inc CTO **</p> <ul style="list-style-type: none"> - 0 - 3 years of service = 112 hours - 3 - <7 years of service = 152 hours - 7 - <10 years of service = 192 hours - 10+ years of service = 232 hours <p>** Prorated by date of hire.</p> <p>75 hours (or 10 calendar holidays)</p>
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
Educational 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
Volunteer & Donation Programs - (CAFÉ 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.
Volunteer & Donation Programs – 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.
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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