



Overview of McLane's 2025 Benefit Programs

Full-Time Driver Teammates

At McLane, we're proud to offer you a comprehensive benefits program that provides financial protection for any number of expenses – both expected and unexpected. Recognizing that we hire a diverse group of individuals, our benefit programs are designed to offer choices so that you can select the plans that best meet your needs, at prices you can afford.

Pay Your Way!

McLane offers a voluntary benefit through a third party vendor that allows you to access your pay when you need it most and plan for the future. Through a mobile app you are provided the tools you need to manage your money and hit financial goals without the hassle. It's your pay, your way!

Eligibility for Benefits

You become eligible for most benefits on your date of hire. You can also cover eligible dependents under certain plans, including:

- **Legal spouse**
- **Eligible children under age 26 for medical, dental, vision, and child life**
- **Physically or mentally disabled children of any age**

Medical

You may choose from several types of plans for your medical care needs:

- **Preferred Provider Organizations (PPOs)** – High Deductible Health Plan, In-Network Only, Core, and No Deductible Plans from Blue Cross Blue Shield
- **Health Maintenance Organizations (HMOs)** – Available in California and Georgia

All the medical plan options cover similar medical services, including preventive care, office visits, prescription drugs and inpatient hospital stays. The plans differ in the amount you pay for out-of-pocket expenses like copays and deductibles, as well as per-paycheck deductions for coverage. Prescription services are provided by Express Scripts and are included with your BCBS medical coverage.

MEDICAL OPTIONS: AT A GLANCE

BLUE CROSS BLUE SHIELD TEXAS	High Deductible Health Plan (HDHP)	IN-NETWORK ONLY PLAN*	CORE PLAN	NO DEDUCTIBLE PLAN
Calendar Year Deductible Individual Family	\$2,000 \$4,000 <small>Family deductible applies if coverage is other than Teammate Only.</small>	\$1,250 \$2,500	\$1,250 \$2,500	\$0
Out-of-Pocket Maximum Individual Family	\$3,000 \$6,000	\$4,000 \$8,000	\$4,000 \$8,000	\$4,000 \$8,000
Doctor Office Visit Primary Specialist	20% after deductible 20% after deductible	\$25 co-pay \$75 co-pay	\$30 co-pay \$80 co-pay	\$35 co-pay \$85 co-pay
MD Live Virtual Visit	\$48 until deductible is met then \$20 co-pay	\$20 co-pay	\$20 co-pay	\$20 co-pay
Urgent Care Center Services	20% after deductible	\$70 co-pay	\$75 co-pay	\$80 co-pay

*In-Network Only Plan not available in all areas.

Teammate Bi-Weekly Medical Deductions for 2025

BLUE CROSS BLUE SHIELD TEXAS	High Deductible Health Plan (HDHP)	IN-NETWORK ONLY PLAN*	CORE PLAN	NO DEDUCTIBLE PLAN
Teammate Only	\$23.06	\$44.05	\$59.12	\$99.48
Teammate & Spouse	\$87.94	\$168.70	\$236.46	\$350.38
Teammate & Child(ren)	\$54.79	\$98.31	\$131.21	\$209.07
Teammate & Family	\$106.70	\$200.48	\$275.40	\$436.89

*The In-Network Only Plan uses the BCBS High Performance Network (HPN). This is a different network than the other three plans. There is NO COVERAGE for doctors or hospitals outside of the HPN.

Benefits of enrolling in a BCBS plan

BCBS Nurse Line

24/7 access to registered Nurses.

Oncology Support

Access to a Certified Oncology Nurse in the event a teammate or dependent receives a cancer diagnosis.

MD LIVE Virtual Visits

With Virtual Visits, the doctor is always in. Get 24/7 non-emergency care from a board-certified doctor by phone, online video or mobile app from the privacy and comfort of your own home.

Hinge Health

Exercise Therapy delivered digitally. Help with chronic pain using interactive wearable monitors.

Surgery Plus (Lantern Surgical Care)

Guided Access to Excellent Surgical Care. SurgeryPlus is an additional benefit made available to you for planned, non-emergency surgery.

Dental

McLane offers two dental plan choices through MetLife. Both plans allow you to use any dentist you prefer, but you will save money if you use MetLife participating in-network dentists for your care.

SERVICE	DENTAL PLAN I		DENTAL PLAN II	
Annual Deductible	Individual \$50	Family \$150	Individual \$100	Family \$300
Preventive Services (exams, x-rays)	Plan pays 100%; no deductible		Plan pays 100%; no deductible	
Basic Services (fillings, extractions)	Plan pays 80% after deductible		Plan pays 80% after deductible	
Major Services (crowns, dentures)	Plan pays 50% after deductible		Plan pays 50% after deductible	
Orthodontia Services (for children and adults)	Not covered		Plan pays 50% after deductible	
Orthodontia Maximum	Not covered		\$2,000 lifetime	
Annual Benefit Maximum	\$1,500 per person		\$2,000 per person	

Dental Plan I has lower deductibles and offers a basic level of coverage for preventive, basic and major services, but does not cover orthodontia or implants. Dental Plan II covers the same types of services as Dental Plan I, but has higher deductibles and also covers implants and orthodontia for children and adults.

Teammate Bi-Weekly Dental Deductions for 2025

SERVICE	DENTAL PLAN I	DENTAL PLAN II
Teammate Only	\$4.92	\$7.15
Teammate & Spouse	\$12.57	\$16.76
Teammate & Child(ren)	\$12.99	\$34.34
Teammate & Family	\$18.45	\$40.30



Vision

McLane's vision plans are provided by VSP and help you cover typical eye care expenses, such as exams and fittings, glasses and contact lenses. When you use network providers, you pay only a copay for most covered services.

Teammate Bi-Weekly Vision Deductions for 2025

VISION CARE	CORE	PREMIUM
Teammate Only	\$2.90	\$3.93
Teammate & Spouse	\$4.65	\$6.28
Teammate & Child(ren)	\$4.74	\$6.42
Teammate & Family	\$7.65	\$10.35

Flexible Spending Accounts

The Flexible Spending Accounts (FSAs) we offer allow you to save taxes on the money you spend for out-of-pocket health care or dependent daycare expenses. If you choose to enroll, any amounts you contribute are taken out of your paycheck pretax, so you pay less in overall taxes.

The three FSAs we offer and the amounts you can contribute each calendar year are:

- **Health Care FSA** – You may contribute anywhere from \$150 to \$3,200 per year.
When you contribute to Health Care FSA, you'll receive a debit card to pay for eligible expenses directly at the point of service: for medical, prescription, dental, and vision charges. This means you can avoid paying up front and having to wait for a reimbursement check. If you use the debit card, you may be required to send in receipts for your purchases, so please save all receipts.
- **Limited Purpose FSA** – You may contribute anywhere from \$150 to \$3,200 per year.
This FSA is for teammates enrolled in the HDHP with the Health Savings Account (HSA). This FSA is similar to the Healthcare FSA and helps you pay for eligible dental and vision care expenses only since medical expenses are eligible through the HSA.
- **Dependent Daycare FSA** – You may contribute anywhere from \$150 to \$5,000 per year (or \$2,500 if you are married and you and your spouse file separate income tax returns) for caregiver costs for dependent care expenses while at work.

401(k) Plan

McLane offers a competitive 401(k) plan to help you save for retirement. You are eligible to participate in the 401(k) plan after 90 days of employment and will be automatically enrolled with a 3% contribution rate, unless you indicate otherwise during the initial enrollment. You can contribute from 1% to 50% of your eligible pay, up to IRS and plan limits for the year.

McLane may offer a matching contribution based on profits for the year. New hires are only matched on amounts contributed after achieving one year of service. The matching contribution you may receive from McLane is based on years of service, as shown here :

YEARS OF SERVICE	PERCENTAGE McLANE MATCHES
1-6 years	3% of eligible pay
7-14 years	3.5% of eligible pay
15 or more years	4% of eligible pay

Vesting

Your contributions always belong to you. McLane's matching contributions become yours based on this vesting schedule:

YEARS OF SERVICE	PERCENTAGE FULLY VESTED
Less than 2 years	0%
2 years	40%
3 years	60%
4 years	80%
5 years or more	100%

Roth 401(k) Plan

If you prefer to save for retirement after taxes are deducted, McLane offers a Roth 401(k) option.

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

McLane automatically provides you with basic life and AD&D insurance coverage in the amount of one times salary (minimum of \$30,000) at no cost. You also have the option of purchasing additional life and AD&D insurance for you and your eligible dependents, which may be subject to medical underwriting. Unlike other benefits covered here, life insurance is available from date of hire.

BENEFIT	COVERAGE
Teammate Life	\$1,000 increments, maximum of \$500,000
Teammate AD&D	\$1,000 increments, maximum of \$500,000
Family AD&D	\$1,000 increments, maximum of \$500,000
Spouse Life	\$10,000, \$15,000, \$25,000, \$50,000, \$75,000 or \$100,000 (coverage cannot exceed your total basic and optional life insurance)
Dependent Life	\$5,000, \$10,000 or \$20,000

Voluntary Accidental Injury Insurance

Pays benefits for a covered accident. Teammate paid and provided through Lincoln Financial.

Voluntary Hospital Indemnity Benefit

Pays benefits for a hospitalization for a covered injury or illness. Teammate paid and provided through Lincoln Financial.

Voluntary Critical Illness Insurance

Pays benefits for a covered critical illness. Teammate paid and provided through Lincoln Financial.

Disability

Short-term Disability

After one year of continuous employment, you are eligible for short-term disability coverage equal to 60% of your base wage (up to a maximum of \$1,000 per week) for up to 25 weeks. These benefits keep a paycheck coming in the event you are unable to work due to a non-work related illness or injury. This benefit is provided by McLane at no cost to you through Lincoln Financial

Long-term Disability

You can also elect to purchase long-term disability coverage. Optional plans include those lasting two years, five years or up to normal social security retirement age. These plans pay a benefit equal to 60% of your basic monthly earnings, up to a maximum amount of \$5,000 per month.

Parental Leave

After one year of continuous employment, you are eligible for parental leave. These benefits are payable to the birth parent for 6-8 weeks and to the non-birth parent for 1 week. Benefit subject to eligibility and documentation requirements.

Paid Time Off

As a New Hire you will begin accruing time off on day one and eligible to take it after your 90th day of active employment. The amount of time off available in your first year depends on the quarter in which you are hired. You will be eligible to receive additional time off each January 1st. More weeks are added following your 5th, 10th, 20th and 30th year of service. Additional paid time off is available that may be used for sickness.

Holidays

McLane provides certain paid holidays each year. You are eligible for paid holidays after 90 days of service

Educational Assistance Program

You are eligible for educational reimbursements of up to \$3,500 per calendar year through McLane's Educational Assistance Program, with approval after 90 days of service. The program reimburses both tuition and books for courses that are determined – by your supervisor – to benefit you in your position or career with the company – see policy for more information.

Employee Assistance Program

The Employee Assistance Program (EAP) provides confidential, professional, short-term counseling to help you resolve personal problems that are difficult to deal with alone. In addition to counseling, the EAP provides a number of benefits, such as childcare and elder care referrals and resources, along with legal and financial support and counseling. The EAP is provided to you and your household members at no cost.

MetLife Legal Plan

Provides convenient access to legal expertise for both expected and unexpected events. This is voluntary and teammate paid.

MetLife Pet Insurance

Plan provides flexible and customizable insurance for dogs and cats. This is voluntary and teammate paid.



This brochure is a brief outline of McLane-provided benefits for 2025. Benefits offered in California and Georgia may be slightly different. Every effort has been made to provide you with accurate information; however, the amount and availability of benefits are controlled by the terms and conditions of the legal documents relating to each plan. This report does not constitute a legal document. For more information about McLane benefits, refer to the benefits plan booklets.