



Overview of McLane's **2026 Benefit Programs**

Full-Time Non-Exempt 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.

Eligibility for Benefits

You become eligible for most benefits on your 60th day of work. You can also cover eligible dependents under certain plans, including:

- **Your legal spouse**
- **Your eligible children up to age 26 (for medical, dental, vision, and child life), including:**
 - Natural children
 - Stepchildren
 - Legally adopted children
 - Foster children*
 - Children for whom you have court-appointed legal guardianship
- **Physically or mentally disabled children of any age**

* Foster children are not eligible for Child Life and/or Accidental Death and Dismemberment Insurance.

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 (BCBS)
- **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*	\$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 copay \$75 copay	\$30 copay \$80 copay	\$35 copay \$85 copay
MDLIVE Virtual Visit	\$48 until deductible is met then \$20 copay	\$20 copay	\$20 copay	\$20 copay
Urgent Care Center Services	20% after deductible	\$70 copay	\$75 copay	\$80 copay

*Family deductible applies if coverage is other than Teammate Only. **In-Network Only Plan not available in all areas..

Teammate Biweekly Medical Deductions for 2026

BLUE CROSS BLUE SHIELD TEXAS	High Deductible Health Plan (HDHP)	IN-NETWORK ONLY PLAN***	CORE PLAN	NO DEDUCTIBLE PLAN
Teammate Only	\$26.06	\$49.77	\$66.81	\$112.42
Teammate & Spouse	\$99.37	\$190.63	\$267.20	\$395.93
Teammate & Child(ren)	\$61.92	\$111.09	\$148.27	\$236.25
Teammate & Family	\$120.57	\$226.55	\$311.20	\$493.69

***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 Nurseline

24/7 access to registered nurses.

Oncology Support

If a covered teammate or dependent receives a cancer diagnosis, you have access to certified oncology nurses for support and guidance throughout your treatment.

MDLIVE Virtual Visits

With virtual visits, the doctor is always in. Covered teammates and dependents can get 24/7 non-emergency care from a board-certified doctor by phone, online video, or mobile app from the privacy and comfort of their own home.

Hinge Health

This virtual physical therapy program uses digital technology to help relieve chronic joint and muscle pain with state-of-the-art digital tools and monitors.

Lantern Surgical Care

Lantern connects covered teammates and dependents with the best surgical providers and helps them plan for non-emergency surgeries and procedures.

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.

METLIFE	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 Biweekly Dental Deductions for 2026

METLIFE	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 Biweekly Vision Deductions for 2026

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 amount you contribute is 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 \$3,300 per year.
When you contribute to a 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 \$3,300 per year.
This FSA is for teammates enrolled in the HDHP with a 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 \$7,500 per year (or \$3,750 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 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
Spouse Life	\$10,000, \$15,000, \$25,000, \$50,000, \$75,000, or \$100,000 (coverage cannot exceed teammate's total basic and optional life insurance)
Dependent Life	\$5,000, \$10,000, or \$20,000
Teammate AD&D	\$1,000 increments, maximum of \$500,000
Family AD&D	\$1,000 increments, maximum of \$500,000

Voluntary Accidental Injury Insurance

Voluntary Accidental Injury Insurance, provided through Lincoln Financial, is teammate-paid and pays cash benefits if you experience a covered accident.

Voluntary Hospital Indemnity Insurance

Voluntary Hospital Indemnity Insurance, provided through Lincoln Financial, is teammate-paid and pays cash benefits if you're hospitalized for a covered injury or illness.

Voluntary Critical Illness Insurance

Voluntary Critical Illness Insurance, provided through Lincoln Financial, is teammate-paid and pays cash benefits if you're diagnosed with a covered critical illness.

Disability

Short-Term Disability (STD)

McLane provides Short-Term Disability (STD) at no cost through Lincoln Financial. After one year of continuous employment, if you're unable to work due to a non-work-related illness or injury, STD replaces 60% of your base weekly wage (up to \$1,000 per week) for up to 25 weeks per incident, helping keep a paycheck coming while you recover.

Long-Term Disability (LTD)

LTD coverage is available for teammates purchase. 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 \$5,000 per month, if you become disabled and can't work.

Parental Leave

Parental leave is available after one year of continuous employment: the birth parent is eligible for six to eight weeks of paid leave, and the non-birth parent is eligible for one week. Benefits are subject to eligibility and required documentation.

Paid Time Off

As a new hire, you begin accruing time off on day one and become eligible to use it after your 90th day of active employment. Your first-year allotment depends on the quarter in which you're hired, and your balance refreshes with additional time each January 1. More weeks are added at your 5th, 10th, 20th, and 30th service anniversaries. You also have additional paid time off that may be used for sickness.

Holidays

McLane provides paid holidays each year, with eligibility beginning after 90 days of service.

Educational Assistance Program

Teammates may be eligible for up to \$5,250 per calendar year in educational reimbursement through McLane's Educational Assistance Program after 90 days of service (subject to approval). The program reimburses tuition and books for courses your supervisor determines will benefit your current role or career at McLane.

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 eldercare referrals and resources, along with legal and financial support and counseling. The EAP is provided to you and your household members at no cost.

Legal Plan

The Legal Plan, provided through MetLife, is teammate-paid and provides convenient access to legal expertise for both everyday and unexpected matters.

Pet Insurance

Pet Insurance, provided through MetLife, is teammate-paid and provides flexible and customizable insurance for dogs and cats.



This brochure is a brief outline of McLane-provided benefits for 2026. 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.