

MyRewards
Package



2023 EMPLOYEE BENEFITS GUIDE

CANTON & WAYNESVILLE

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TAKE ACTION!



Check out our website at **PactivEvergreenBenefits.com** or call **833-732-3637** between 8am to 5pm CST, Monday - Friday.



This Benefit Enrollment Guide is only intended to highlight some of the major benefit provisions of the Company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's Summary Plan Descriptions for further detail. Should this guide differ from the Summary Plan Descriptions, the Summary Plan Descriptions prevail.

A group of four employees (three women and one man) are smiling and posing for a photo at an industrial facility. The man in the center is wearing a black hard hat with the Pactiv Evergreen logo and a dark blue work jacket. The woman on the far left is wearing a bright green safety vest over a black shirt. The woman next to him is wearing a brown t-shirt and glasses. The woman on the far right is wearing a black top with a white polka-dot pattern. They are all making peace signs. The background shows large blue industrial tanks and a clear blue sky.

Know Before You Enroll

Eligibility

If you are a full-time employee who is regularly scheduled to work 30 hours or more per week, you are eligible to participate in the Medical, Dental, Vision, Life and Disability plans, along with the Flexible Spending Accounts (FSAs) and additional benefits.

When Does Coverage Begin?

You will become eligible for benefits when you have completed 60 calendar days of employment for the Company. Coverage will begin the day after you attain eligibility status.

Your coverage will terminate on the first day of the month following your date of termination. Benefits will be deducted from your final paycheck, and are not prorated based on date of termination.

Eligible Dependents

Dependents eligible for coverage in the My Rewards Package plans include:

- **Spouses and domestic partners:** Same and opposite sex partners of full-time employees.
- **Dependent children up to age 26:** Coverage ends last day of the month after they turn 26.

Note: You will be required to verify any new dependents by submitting the appropriate documentation. If you do not submit the documentation requested, your dependent will not be added to coverage.

How to Enroll

Visit **PactivEvergreenBenefits.com** or download the EmpyreanGo app on your mobile device to enroll in your benefits. Click on “REGISTER” and follow the prompts. You must agree to the Terms of Service. Once that is done, you will be able to complete your enrollment.

The choices you make during your new hire enrollment are effective until December 31, 2023.

You will not be able to change your benefits unless you experience a qualified life event or family status change. When that happens, you will have 31 days from the qualified life event to make changes.

If you take no action during your New Hire Enrollment:

- You will **not** have medical, dental, vision, flexible spending or any optional coverages.
- You will automatically be enrolled in Company-paid benefits, which include Basic Life, Basic AD&D, Disability and Employee Assistance Program.

IMPORTANT

All Required Annual Notices to Employees related to health and welfare plans are available on the My Rewards Package portal at **www.PactivEvergreenBenefits.com**, under Enrollment Guides & Resources.

Medical Benefits

BlueCross BlueShield of Illinois (BCBSIL)

Our medical coverage helps you maintain your well-being through preventive care and access to an extensive network of providers, as well as affordable prescription medication.

Consider the plan options, plan design and cost to make the right choice for you and your family.

	PPO Plan (In Network)	HCA Plan (In Network)
Annual Deductible		
Individual	\$600	\$1,000
Family	\$1,800	\$2,500
Employer Funding (HCA) <small>Company funding for HCA is reduced by 50% for enrollment July 1 or after.</small>		
Individual	\$0	\$500
Family	\$0	\$1,000
Out of Pocket Maximum		
Individual	\$2,000	\$3,000
Family	\$4,000	\$6,000
Coinsurance (you pay)		
Primary Care Physician	\$25 Copay	20%, after deductible
Specialist Services	\$40 Copay	20%, after deductible
Preventive Care & Telemedicine	\$0	\$0
Emergency Room	20%, after deductible	20%, after deductible

How Your Health Care Account (HCA) Works

An HCA is a personal health care account that helps you pay qualified medical expenses when you are enrolled in the HCA medical plan. Pactiv Evergreen contributes tax-free money into your account: \$500 for an individual and \$1,000 for a family of two or more.

- Your account is automatically funded through BCBSIL.
- Your HCA can be used to pay eligible medical, pharmacy, dental, and vision deductible and coinsurance payments.
 - Medical and pharmacy payments will be automatically deducted from your HCA. Dental and vision claims need to be submitted manually.
- If you do not use all the funds in your HCA, the balance will be available to you next year if you remain in the plan — the maximum rollover is \$3,000.

Pharmacy Benefits



COMBINED MEDICAL AND PRESCRIPTION PROGRAM

Our Prescription Drug Program is integrated with all our BCBSIL medical plans. This means you will have one card to use for your medical and prescription coverage.

BCBSIL in partnership with Prime Therapeutics

Your prescription costs are determined by the type of medication prescribed.

Mail order

Mail Order is required for all maintenance drugs (those drugs you take on an ongoing basis to treat chronic conditions) after three fills at a retail pharmacy. To determine if a drug is considered a maintenance drug, call BCBSIL at **888-895-0092**.

Walgreens partnership

BCBSIL partners with Walgreens to allow members to pick up a 90-day supply of medications in stores.

	PPO Plan	HCA Plan
Retail Prescription Drugs — 30 Day Supply		
Generic	\$10 copay	\$10 copay
Preferred Brand	\$20 copay	\$20 copay
Non-Preferred Brand	\$20 copay	\$20 copay
Mail Order — 90 Day Supply		
Generic	\$20 copay	\$20 copay
Preferred Brand	\$40 copay	\$40 copay
Non-Preferred Brand	\$40 copay	\$40 copay

Dental Benefits



2023 HEALTH PLAN RATES

Log in to **PactivEvergreenBenefits.com** to see 2023 employee plan rates or see page 10 of this Guide.

Delta Dental Illinois

The dental plan, from Delta Dental of Illinois, offers two networks: Premier and PPO. You have access to dentists nationwide through both networks. However, when you choose a dentist in the PPO network, you will receive a higher benefit for services than you would from the Premier network. Both networks are available to you when you enroll in the dental plan.

If you use an out-of-network provider, you must pay any difference between the reasonable and customary (R&C) charges and the dentist's actual charge in addition to your coinsurance. You may also be responsible for filing claims.

Delta Dental	
Annual Deductible	
Individual	\$50
Family	\$100
Annual Maximum	
Per Person	\$1,500
Covered Services — Coinsurance (you pay)	
Preventive Services Oral Exams, Routine Cleanings, Bitewing X-rays, Fluoride Applications ¹ , Sealants ¹ , Space Maintainers ¹ , Panoramic X-rays	\$0, no deductible
Basic Services Fillings, Oral Surgery, Simple Extractions, Periodontics	20% ²
Major Services Denture Adjustments and Repairs, Root Canal Therapy, Crowns, Dentures, Bridges	50% ²
Orthodontics¹ Dependent Child(ren) Only	50%
Orthodontic Lifetime Maximum	\$1,500

1. For covered dependents up to age 19; sealants up to age 16.

2. After deductible.

Vision Benefits



2023 HEALTH PLAN RATES

Log in to **PactivEvergreenBenefits.com** to see 2023 employee plan rates or see page 10 of this Guide.

VSP Vision Care

To ensure that you and your family have access to quality vision care, we offer a comprehensive vision benefit provided by Vision Service Plan (VSP).

You may use in-network or out-of-network providers, but you will pay less when you use in-network providers and will not need to file a claim. Visit the VSP website at **vsp.com** for a current list of providers or call **800-877-7195**. In-network providers include Pearle Vision, Sam's Club, Shopko and Walmart.

VSP (In-Network)	
Benefit Frequency	
Examination	Every calendar year
Lenses	Every calendar year
Frames	Every calendar year
Coinsurance (you pay)	
Examination	\$0 copay
Prescription Glasses	
\$20 copay	
Retail Frame Allowance	\$175
Lenses	Single vision, lined bifocal and lined trifocal included in Prescription Glasses
Contact Lenses	
Available instead of coverage for standard Lenses/Frames	\$80 allowance for contacts; copay does not apply

Flexible Spending Accounts

No matter what plan you choose, you may be eligible for a Flexible Spending Account (FSA). Your FSA will be administered through HSA BANK. Find out more about your options.

Health Care FSA

You can contribute up to \$2,850 (minimum \$100) for qualified medical, dental and vision expenses with pre-tax dollars, which will reduce the amount of your taxable income and increase your take-home pay.

If you enroll in any FSA, you will be issued an HSA Bank debit card. The debit card can be used to pay for eligible health care expenses for the current plan year only.

You can pay for your dependent day care expenses with the debit card if you elect the Dependent Day Care FSA.



USE YOUR FSA DEBIT CARD

FSA debit cards allow you to pay for services at the point of sale, they do not remove the IRS regulations to validate your expense. Always keep receipts and Explanation of Benefits (EOBs) for any debit card charges. Failure to provide proof that an expense was valid can result in your card being turned off and your expense being deemed taxable.

IMPORTANT!

For all spending accounts: You must use the funds in the same calendar year. Any unused funds will be forfeited.

Dependent Day Care FSA

In addition to the Health Care FSA, you may opt to participate in the Dependent Day Care FSA — whether or not you elect any other benefits. The Dependent Day Care FSA allows you to set aside up to \$5,000 in pre-tax funds to help pay for expenses associated with caring for elder or child dependents - up to age 13. Unlike the Health Care FSA, reimbursement from your Dependent Day Care FSA is limited to the total amount that is deposited in your account at that time.

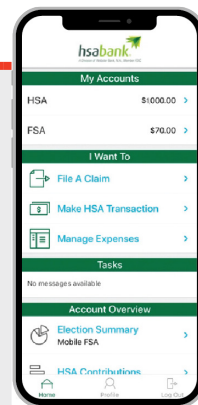
Your accounts are easy to manage at **HSABank.com**.

If you prefer not to use the card, you can submit claims for reimbursement. If you have a question about reimbursement, contact HSA Bank at **833-228-9349**. Should you need to submit a receipt, you will receive an email or be mailed a receipt notification from HSA Bank. You should always retain a receipt for your records.



HSA BANK MOBILE

Manage your account or check your balance through your smartphone! Search for HSA Bank Mobile in the Apple App Store or Google Play Store choose the app with the green arrows.





Life, AD&D and Disability Benefits



BENEFICIARY DESIGNATION

A beneficiary is the person you designate to receive your Life insurance benefits in the event of your death. Benefits payable for a dependent's death under the Voya Financial insurance are payable to you.

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

Basic Life and AD&D benefits are provided for you through Voya Financial, which guarantees that loved ones, such as a spouse or other designated survivor(s), receive a financial benefit in the event of an employee's death. If you are a full-time employee, you automatically receive Basic Life and AD&D insurance even if you elect to waive other coverage.

	Basic Life/AD&D
Coverage Amount	Basic Life - \$65,000 Basic AD&D - \$10,000
Who Pays	Employer

Evidence of Insurability

Some coverage levels will require Evidence of Insurability. Voya Financial will mail the Evidence of Insurability form to your home. Your Optional Life coverage will become effective after your approval.

Optional Life and AD&D Insurance

Employees may purchase Optional Life and AD&D insurance for themselves and their families.

Optional Life and AD&D deductions are paid on a post-tax basis. Any Life amount more than \$50,000 is considered taxable per IRS guidelines.

	Optional Employee Life	Optional Dependent Life
Coverage Amount	Up to \$20,000 in \$5,000 increments	Spouse: \$5,000 or \$10,000 Child(ren): \$5,000
Who Pays	Employee	Employee

	Optional Employee AD&D	Optional Dependent AD&D
Coverage Amount	Up to \$100,000 in \$10,000 increments	Spouse: Up to \$100,000 in \$10,000 increments Child(ren): Up to \$30,000
Who Pays	Employee	Employee

Disability Insurance

Disability insurance, administered through New York Life, protects a portion of your income until you can return to work, or until you reach retirement age.

Short Term Disability (STD) Insurance

STD insurance protects a portion of your income if you become partially or totally disabled for a short period of time. It provides a flat dollar benefit of \$400 per week. Certain exclusions, along with any pre-existing condition limitations, may apply. The maximum benefit period for STD is 26 weeks.

Long Term Disability (LTD) Insurance

LTD insurance protects a portion of your income if you become partially or totally disabled for an extended period of time. This insurance replaces 40% of your income, depending on your current annual earnings. You must be sick or disabled for at least 26 weeks before you can receive a benefit payment. Payments will last for as long as you are disabled or until you reach your Social Security Normal Retirement Age, whichever is sooner. Certain exclusions, along with any pre-existing condition limitations, may apply. You also have the option to buy up to a higher benefit of 50% or 60%. Pricing is provided on [PactivEvergreenbenefits.com](https://www.PactivEvergreenbenefits.com)

Any disability benefit you receive can be offset by other types of income, such as Social Security, state disability or retirement plan income.

If you plan on enrolling for a buy-up option for Long Term Disability after your initial eligibility period, you may be required to provide Evidence of Insurability.





Managing Your Health Made Easier

Virtual Visits Powered by MDLIVE

When you're not feeling well, the last thing you want to do is deal with the hassle of a long wait at the doctor's office.

Wouldn't it be great to get the medical care you need without having to leave home? Thanks to Virtual Visits, now you can! With Virtual Visits, board-certified doctors and pediatricians are on hand 24/7/365 via phone or secure video on your computer or smartphone to diagnose symptoms and prescribe medication.

While Virtual Visits should never be used in emergency situations, it can be used to treat problems such as:

- Flu symptoms
- Nausea
- Ear infections
- Sore throat
- Pink eye
- Rash

Consider Virtual Visits when your primary doctor is not available, on nights and weekends, or when it's just not convenient to leave home or work, and it's often less expensive.

To get started, register online at **mdlive.com** or call **800-770-4622**.

Livongo

Managing Your Diabetes is Easier with Livongo

Are you struggling with diabetes? You're not alone — millions of Americans are faced with the disease. We know it's difficult to keep your diabetes in check. That's why we offer the Livongo for Diabetes Program at no cost to you. We want to ensure you and your family members have the tools and resources to easily manage your diabetes. This cutting-edge program helps keep your health on track with several innovative resources:

- Livongo connected meter
- Virtual coaches
- Unlimited strips
- Enhanced medication coverage

Join Livongo today! Go to **Join.livongo.com/PACTIVEVERGREEN/enter**. Have questions or need help enrolling? Call Livongo Member Support at **800-945-4355**.

Hinge Health

Hinge Health goes above and beyond traditional physical therapy to help you take control of back and joint pain by offering a completely free health benefit that delivers everything you need to conquer your chronic pain from home.

You will be equipped with wearable sensors and connecting you with your own personal health coach, you'll decrease your pain through self-guided exercise therapy sessions at your own pace.

If you have any questions, please call **(855) 902-2777** or email **hello@hingehealth.com**.



IMPORTANT!

You must be enrolled in a BCBSIL medical plan to be eligible for MDLIVE, Livongo and Hinge Health.



Health Plan Rates

	2023 BI-WEEKLY EMPLOYEE CONTRIBUTIONS			
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Medical				
BCBSIL PPO Plan	\$72.70	\$151.92	\$137.07	\$216.29
BCBSIL HCA Plan	\$71.91	\$150.27	\$135.58	\$213.94
Dental				
Delta Dental	\$2.39	\$5.02	\$4.53	\$7.16
Vision				
VSP Vision	\$2.22	\$3.99	\$3.99	\$6.21

IMPORTANT!

Benefits will be deducted from your final paycheck and are not prorated based on date of termination.



401(k) Retirement Plan

The Pactiv Evergreen 401(k) Plan helps you plan and prepare for your future. Here's how it works.

How Your 401(k) Plan Works

- You may make contributions to the plan up to 75% of your eligible pay, within the IRS limits.
- Your contributions to the plan may be made on a pre-tax basis or via a Roth contribution.
- You may change or stop your contributions at any time.

Employee Contributions

- Voluntary or elective contributions.
- Catch-up contributions for participants aged 50 or older.
- Rollover contribution.

Employer Contributions

Refer to your collective-bargained agreement regarding any employer contributions that you may be entitled to.

Catch-up Contributions

Individuals aged 50 or older who are maximizing their 401(k) contribution may contribute an additional amount to their 401(k) savings plan under the IRS "catch-up" provision.

Automatic Enrollment

Generally, by the second pay period following your hire date, you will be automatically enrolled in the plan with 4% of your future pre-tax pay directed to your 401(k) plan.

Investing in the Plan

You may invest your contributions and employer contributions in any of the investment options offered by the plan and change your investment mix any time.

Questions About the 401(k) Plan?

Call **800-547-7754** to speak with a retirement specialist (Monday – Friday, 7:00 am – 9:00 pm CST). Or visit the Principal website at **[principal.com](https://www.principal.com)**.

Ready for Your Checkup?

A regular checkup can help keep your retirement in shape. Use My Virtual Coach to help maintain financial wellness through:

- A quick review of your account security.
- A step-by-step review of your retirement goals.
- A walk-through of any recent life changes.
- Help understanding your options with other retirement accounts.
- Help making any necessary plan updates.

Important Contacts

Medical, Pharmacy and Health Care Account (HCA)

BlueCross BlueShield of Illinois 
bcbsil.com | 888-895-0092

Diabetes Management

Livongo
join.livongo.com/PACTIVEVERGREEN/enter
800-945-4355

Dental

Delta Dental 
deltadentalil.com | 800-323-1743

Back and Joint Health

Hinge Health 
hingehealth.com/pactivbenefits | 855-902-2777

Vision

Vision Service Plan (VSP) 
vsp.com | 800-877-7195

401(k) Retirement Plan

Principal Financial Group 
principal.com | 800-547-7754

Flexible Spending Accounts (FSAs)

HSA Bank 
hsabank.com | 833-228-9349

MyRewards Package

Pactiv Evergreen Benefits 
PactivEvergreenBenefits.com | 833-732-3637
8am – 5pm CST, Monday – Friday

Life and AD&D

Voya Financial 
voya.com | 855-592-4887

Employee Assistance Program

ComPsych  Web ID: MYEAP
guidanceresources.com | 866-511-3359

Disability

New York Life
myNYLGBS.com | 888-842-4462

Wellness Program

WedMD 
webmdhealth.com/pewellness | 888-383-8742

Telemedicine

MDLIVE 
mdlive.com/bcbsil | 800-770-4622



DOWNLOAD MOBILE APPS

Mobile applications are available for download at the Apple App Store or Google Play. Use your smartphone to download mobile apps and access your accounts online.

Notes

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