

WENTE®

FAMILY ESTATES

Employee Benefits Guide

2025



WENTE[®]

FAMILY ESTATES

PURPOSE

TO STRENGTHEN OUR LEGACY THROUGH SUSTAINABLE PRACTICES THAT CREATE VALUE FOR OUR EMPLOYEES, CUSTOMERS AND COMMUNITIES
FORTALECER NUESTRO PATRIMONIO A TRAVÉS DE PRÁCTICAS SOSTENIBLES QUE CREAN VALOR PARA NUESTROS EMPLEADOS, CLIENTES Y COMUNIDADES

MISSION

WE CREATE AND DELIVER OUTSTANDING WINE AND WINE COUNTRY EXPERIENCES
CREAMOS Y ENTREGAMOS EXCELENTE VINO Y EXPERIENCIAS DE VINO

VALUES

RESPECT, INTEGRITY, SUSTAINABILITY, EXCELLENCE
RESPETO, INTEGRIDAD, SOSTENIBILIDAD, EXCELENCIA

We have a rich history as California's oldest family owned and continuously operated winery. Over the last 140 years we have progressively achieved growth milestones and honored our commitments to one-another, our loyal customers, and our partners.

"The legacy of Wente Family Estates is built on a foundation of sustainability, quality, and enduring values. 'Creating value for our employees' is such an important part of our purpose - because it is the quality of our people that makes the difference and strengthens our legacy year after year." --Tyson Overton, CEO

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Welcome to Wente Family Estates

Wente Family Estates not only creates world-class wines embodying sustainable farming and viticulture techniques; our organization offers a fun, innovative and inspiring place to work! You have joined an environment where passion, teamwork, and creativity are valued. We seek to attract the most qualified and dedicated employees for our team and provide a competitive and comprehensive employee perks and benefits package as part of our total compensation strategy. This guide provides an overview of the Wente Family Estates key offerings. We encourage you to carefully review this guide before making your benefit elections.

WE Give: Wente's Charitable Giving Program

Key components include:

- WE Give will complement the goals and mission of the Wente Foundation for Arts Education.
- Allows for employees to donate to select charities through a simple payroll deduction in UKG.
- Giving through this program will be 100% optional to employees and will include information on potential tax benefits for charitable giving.
- Wente Family Estates matches all contributions to the WE Give program at the rate of 50%. So for every dollar donated, the company will add another 50 cents.

Employee Discounts

All purchases at the tasting rooms, golf course, and grill must be paid by a check, credit card or cash. No employee purchases will be made on and employee or department account. Employee discounts cannot be applied when paying with Costco Gift Cards. Employee discounts cannot be combined with other offers. Under no circumstances may these discounts be used for personal profit or to compete with the Company.

Tasting Rooms

- Complimentary wine tasting flights for you and up to 3 guests. These employee tastings are available during operating hours, and if space is available at our tasting rooms.
- 50% off any Class or Tour – As an employee benefit you can book any class or tour (for you and up to 3 guests) that is offered in the tasting rooms at a discount of 50%. You must accompany your guests to receive the discounts.
- Experiences - For all food and wine experiences, employees will receive the club member discount. Price varies by experience. Please consult Cellar Pass or inquire with the concierge team for details.
- Wine Discount –For all employees 21+, you may purchase wine at any of our Tasting Rooms at a discount ranging from 30 – 50% off retail. In addition, a 30% discount is available on most non-wine items.

- Holiday Wine – For all employees 21+, we provide holiday wines three times a year: Easter, Thanksgiving and Christmas
- Employee Club Membership – As an employee club member, you will receive 50% off all wines for the respective club membership. This includes 50% off your club shipment and 50% off any wine purchased from the respective tasting room.

The Grill at Wente Vineyards

- The Grill (at Wente Family Estates) 20% off your total check (includes food and beverage) for you and up to 3 guests.

Special Events and The Course at Wente Vineyards

Special Events (concerts, private events, etc.):

- Concerts and special events will have specific employee pricing base on event. Please check with the Entertainment Box Office for specific event pricing.
- Room Rentals: 30% off all site fees.

Golf

Subject to tee time availability. Contact the Pro Shop for rates.



Paid Holidays and Time Off

Wente celebrates paid holidays each calendar year. A paid holiday schedule is communicated annually by December 15th.

Paid Time Off

Full-time employees earn between 3-5 weeks of paid time off based on their length of service. Accrual begins on the date of hire and is accrued bi-weekly.

Paid Volunteer Time Off

Get paid to volunteer! Regular part-time and full-time employees receive 4-8 hours of VTO per calendar year.

Make Time Off

All regular part-time and full-time employees may take 4 hours per calendar year on their Service Anniversary Date (or within 30 days after their Service Anniversary Date) as a paid make time off holiday at their current base wage rate.

Details regarding the Employee Discount Programs, Paid time off and Holidays, including eligibility, can be found in the Employee Handbook.





Employee Benefits Overview / Eligibility Requirements

Wente is committed to providing exceptional benefits to our employees. Keeping in mind the unique and diverse needs of our employees, we have put together a benefits program that will protect the personal and financial health of you and your family.

Upon joining Wente, health benefits for full-time employees begin the first of the month following or coinciding with 30 days from date of hire. The plan and dependent elections that you make when you are hired or during annual open enrollment are effective for the entire calendar year unless you experience a qualifying event (marriage, birth, adoption, or loss of coverage).

Wente holds an annual Open Enrollment and your elections are effective January 1st. During open enrollment, you can make changes to your benefit plan elections such as adding or deleting your dependents, spouse and/or changing health plans.

If you experience a Qualifying Event after open enrollment, you must notify Human Resources within 30 days, otherwise you will be required to wait until the next annual Open Enrollment to make changes to your benefit plan elections.

Eligible Dependents

You may cover your dependents under our benefit plans if they meet the following requirement(s):

- *Your spouse or registered domestic partner*
- *Your child(ren) up to age 26 regardless of student or marital status*
- *Your handicapped child(ren) regardless of age if incapable of self-sustaining employment, and if the handicap began before the limiting age*

How Do I Enroll in Benefits?

New hires who are benefits eligible will receive instructions from Human Resources and will be provided with a link to the UKG enrollment system.

In UKG, enroll yourself and eligible dependents in the plans that fit you and your family best. For more information about the plans offered visit mybenefits.cc/wente/ to review plan designs, required notices, evidence of coverage, your official plan documents and much more.

We have resources to help every step of the way! **For additional assistance/questions please contact your Human Resources team.**

Please Note: You must log in to UKG regardless if you are electing benefits or if you declining benefits to complete the process.



Health & Wellness Plan: Marin Benefits

Your Health & Wellness plan is a benefit account established and funded by Wente Family Estates. This plan will reimburse you up to \$200 per year for purchases of eligible covered expenses listed below. Submit claims through the [Marin Benefits portal](#) or via paper claim form available on our [benefits website](#). Please note, benefits are taxable if received.

- Athletic equipment and accessories
- Exercise Equipment
- Gym, health club, spa and fitness studio memberships
- Fitness classes (yoga, pilates, spin/cycle, dance, etc.)
- Fitness lessons (golf, swimming, tennis, dance, etc.)
- Personal trainer
- Fitness trackers
- Entry fees (marathons, leagues, etc.)
- Passes (ski, snowboard, golf, swimming, etc.)
- Retreats (leadership, spiritual, etc.)
- Camping (equipment fees, etc.)
- Personal development classes (art, cooking, etc.)
- Annual park pass
- Hunting and fishing licenses

BetterHelp: Online Therapy Platform

BetterHelp is the largest therapy platform worldwide, and provides convenient, discreet, and affordable access to a licensed therapist. BetterHelp makes professional therapy available anytime, anywhere, through a computer, tablet or smartphone. The BetterHelp therapist network provides services in over 44 languages.

The partnership between Wente and BetterHelp will provide all employees up to 12 sessions of free therapy per plan year (up to 12 live sessions + unlimited texting) with a therapist that is specifically assigned to your individual preferences. You can communicate with your therapist via phone, video and live chat, plus you can message your therapist whenever you'd like.

Wente will not know who is receiving therapy and will not have any access to your therapy or other personal data. You can also select an anonymous username and use your personal email when you sign up.

Therapists on BetterHelp are licensed, trained, experienced, and accredited psychologists (PhD / PsyD), marriage and family therapists (LMFT), clinical social workers (LCSW / LMSW), or licensed professional counselors (LPC). All of them have a Masters Degree or a Doctorate Degree in their field. They have been qualified and certified by their state's professional board after successfully completing the necessary education, exams, training and practice. While their experience, expertise and background vary, they all possess at least 3 years and 2,000 hours of hands-on experience.

Medical Insurance

Eligible employees may enroll in either the Anthem Evolution Healthcare medical plan, or the Kaiser medical plan. Both plans offer comprehensive coverage to employees and covered family members. Kaiser members have access to medical services and doctors only through Kaiser facilities. The Anthem Evolution Healthcare plan is a PPO and as such offers members the flexibility and autonomy to seek care from contracted or non-contracted providers.

The medical plans include a calendar-year deductible that must be satisfied before most copay or coinsurance amounts apply. Deductibles reset every year on January 1st.

Both plans include a Health Reimbursement Arrangement (HRA). The HRA is an account that is owned by Wente. Wente deposits funds for your use on eligible medical plan expenses. This is a funding vehicle that is used to offset your medical plan’s high deductible. See [page 12](#) for more information on your HRA.

Medical Services	Kaiser	Anthem Evolution Healthcare	
	Kaiser Network Only	In-Network	Non-Network
Individual Deductible	\$2,000	\$3,000	\$3,000
Family Deductible	\$4,000	\$6,000	\$6,000
Individual HRA Contribution	\$1,500	\$1,500	
Family HRA Contribution	\$3,000	\$3,000	
Individual Out of Pocket Max.	\$4,000	\$4,000	\$6,000
Family Out of Pocket Max.	\$8,000	\$8,000	\$12,000
Office Visit	\$20 (after ded.)	0% (after ded.)	30% (after ded.)
Specialist Visit	\$20 (after ded.)	0% (after ded.)	30% (after ded.)
Preventive Care	\$0 (no ded.)	\$0 (no ded.)	30% (after ded.)
Diagnostic Lab, X-Ray	\$10 (after ded.)	0% (after ded.)	30% (after ded.)
Complex Radiology (CT, MRI, PET)	20% up to a max of \$150 (after ded.)	0% (after ded.)	30% (after ded.)
Inpatient Hospital	20% (after ded.)	0% (after ded.)	30% (after ded.)

Continued on page 11

Medical Services	Kaiser	Anthem Evolution Healthcare	
	Kaiser Network Only	In-Network	Non-Network
Outpatient Surgery	20% (after ded.)	0% (after ded.)	30% (after ded.)
Urgent Care	\$20 (after ded.)	0% (after ded.)	30% (after ded.)
Emergency	20% (after ded.)	\$100 Copay, ded. applies	

Prescription Drug Coverage: 30-day Supply

Rx Generic	\$10 (no ded.)	\$10 (after ded.)	Not covered
Rx Preferred Brand Name	\$30 (no ded.)	\$30 (after ded.)	Not covered
Rx Non-Preferred Brand Name	N/A	\$50 (after ded.)	Not covered
Rx Specialty Drugs	20% up to \$250 (no ded.)	N/A	Not covered

Staying healthy is one of life’s key challenges. Medical plan members have the opportunity to earn bonus dollars that accumulate on top of your HRA annual maximum balance.

To find in-network providers, review the prescription drug formulary list, or to find out more detailed information about your plan and network, please visit the benefits website mybenefits.cc/wente/

\$0 Cost Medication Program

Anthem Evolution Health members have an opportunity to reduce their cost for Brand medication to \$0 through the CRX program by visiting mybenefits.cc/wente. Call 866-488-7874 to confirm eligible drugs or to find out additional information.

If you are eligible for this program or become eligible in the future, an Evolution Health representative will reach out to you to assist you with enrollment in the program.



Your Health Reimbursement Account (HRA)

As an added benefit, the company contributes financially towards your qualified out-of-pocket costs with an HRA. Qualified expenses include things like doctor’s visits, prescription medication, lab tests, and hospitalization. The company makes these contribution dollars available at the beginning of the plan year. Please see the table on the preceding page under Annual HRA Contribution from Wente Family Estates for contribution amounts. As long as you have funds available in your HRA, you will pay \$0 for your medical and prescription expenses. You will begin receiving bills from providers once your HRA funds are depleted.

At the end of the year, unused HRA dollars roll over in your account up to a maximum account balance of \$3,000 for the employee and \$6,000 for family coverage.

Kaiser and Anthem EVHC members will receive a debit card to pay for both medical and prescription expenses.

New Hires: HRA funding will be prorated for any new hires who join the plan mid-year. Please contact Human Resources for details. This information can also be reviewed in the official plan document which is accessible here: mybenefits.cc/wente.

Keep track of your HRA balance by registering online: myEVHC.com (Anthem Evolution Health) or www.kp.org (Kaiser).

Wellness Incentive Program

Visit your doctor for your annual routine preventive exam. Advise Human Resources and your additional funds will be deposited into your HRA. Earn \$200 for individual coverage and up to \$400 for Employee + Dependent Coverage!

Wente Family Estates

Affidavit for Preventive Screening

Wente Family Estates believes that employees should be rewarded for participating in programs that promote good health and well-being. Too often, chronic conditions progress into costly emergency care because the patient did not receive the routine testing and examination designed to detect chronic conditions at an early stage.

A routine preventive screening requirement is the basis for a significant financial incentive for the employees of Wente Family Estates. Wente will deposit the following amounts into your HRA for obtaining your preventive exam. It’s that easy!

Coverage Level	Submission of Affidavit	Additional HRA Funding
Employee Only	Employee	\$200
Employee + Spouse / Domestic Partner	Employee	\$200
	Spouse / Domestic Partner	\$200
Employee + Child(ren)	Employee	\$400
Employee + Family	Employee	\$200
	Spouse / Domestic Partner	\$200

For 2025 funding, the annual exam must be completed between December 1, 2024 - November 30, 2025, and forms must be submitted by December 15, 2025. *Please note that for any forms received after December 15, 2025, the HRA funding will be applied to the 2026 plan year. Employee’s will not be able to receive HRA funding twice in the same plan year*

Physician Confirmation

I certify that the below individual has completed a preventive screening on / /

Anthem EVHC: How to Access your HRA Dollars

For employees enrolled in the Anthem EVHC plan, your HRA administrator is Marin Benefits. Marin Benefits is a third party vendor that manages the HRA accounts for Anthem EVHC medical plan participants.

Your Marin Benefits Debit Card - MAKE SURE YOU HAVE ONE!

Accessing your HRA funds has never been easier! You and any enrolled spouse / domestic partner will be provided with a debit card. The card is only valid at in-network facilities and pharmacies. Do not attempt to use the card at other facilities/pharmacies or for non-eligible expenses. It could result in your card being frozen and/or your HRA to be deactivated. Your card is pre-loaded with your HRA funds.



Forget Your Debit Card? Submitting Claims is Easy!

If you did not use your debit card for a medical service that is eligible for reimbursement through the Marin Benefits HRA, you can submit a manual claim. You have three options for submitting your claim:

1. Online: <https://www.marinbenefits.com/>
2. Fill out a Claim Form, attach proper documentation and fax to: 415-454-2928
3. Fill out a Claim Form, attach proper documentation and mail to:

6366 Commerce Blvd, Suite 293

Rohnert Park, CA 94928

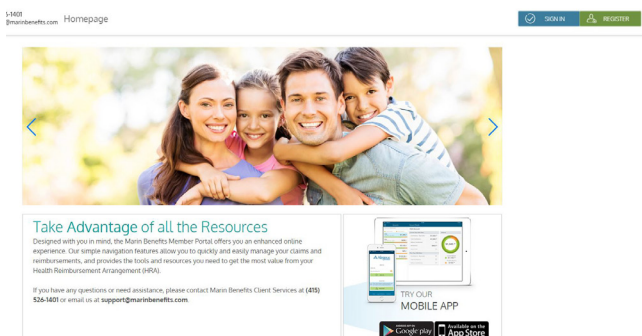
You can download a Claim Form by visiting mybenefits.cc/wente under the Forms section. See page [14](#) for instructions on how to download the required documentation to submit along with your claim.

Managing Your HRA

We encourage employees to register online at the link above to manage their HRA. Registering on the Marin Benefits participant portal allows you to check your HRA plan balance, transaction history, and submit claims online! To register you will need the following information:

Employee ID: Your Social Security Number

Employer ID: MBIWENTE



Anthem EVHC: Submitting Claims for Reimbursement / Providing Substantiation

If you need to submit a claim to Marin Benefits for reimbursement or if Marin Benefits requests substantiation, you will need to obtain the required documentation from Anthem EVHC.

Substantiation is the process that Health Reimbursement Account (HRA) participants use to show that what they paid for with pre-tax dollars were eligible expenses. The IRS requires all purchases with HRA funds to be substantiated.

Many purchases made with your debit card will be auto-substantiated, meaning no further documentation is required; however, making purchases at certain merchants or for certain items, does require substantiation. Marin Benefits will notify you if a purchase requires additional documentation (substantiation). If you receive a request, it is important to respond promptly as failure to do so could result in your card being temporarily suspended.

You will need to submit an Explanation of Benefits (EOB). This document shows the provider, date(s) of service, services performed, and the costs of those services. The easiest way to obtain the EOB is through the myevhc.com member website. Once you are registered, you can also access a network provider listing, a temporary ID card, and cost estimating tools.

How to Look Up Claims

To access your medical claim information, login to your personalized and secure site at <https://my-evhc.com>

Once logged in, follow these steps:

- Select “My Expenses” from the top left corner under the Evolution Healthcare logo.
- Once you select this, you will see a listing of claims based on date of service with the most recent listed first. Navigate to the claim you would like to view.
- Select “View Details” on the right-hand side of specific claims to view the Explanation of Benefits.
- Expenses that reflect “Deductible” responsibility are eligible for reimbursement from your HRA.
- You may also view the claim history of specific dependents under the age of 18. If the member is over the age of 18, they must register separately and grant you access to view their claim data.
- **Your Anthem EVHC Explanation of Benefits is the document you must provide as substantiation for your claim if requested.**

Dental Insurance

Dental coverage is provided for you and your family members through Guardian. A PPO plan offers the most flexibility when choosing a dentist as you can seek services in and out of network. When choosing a provider use the DentalGuard Preferred PPO network.

Dental	In Network	Out of Network
Preventive Care - Deductible does not apply (exams, cleanings, x-rays)	100%	100%
Basic Care (basic fillings, extractions, repairs, complex oral surgery)	90%	90%
Major Care (crowns, inlays and on-lays, bridges and dentures)	60%	60%
Deductible	\$50 Individual / \$150 Family	
Maximum Benefit Per Calendar Year	\$2,000	
Orthodontia	50% to \$2,000 lifetime maximum	

If you need dental treatment that is expected to exceed \$300, it is recommended you request a Predetermination of Benefits or Pre-treatment Estimate before services are performed. Your provider can submit this request to Guardian on your behalf. Both you and your provider will receive an estimate of your out-of-pocket costs after the plan benefits are applied.

Maximum Rollover Feature

The plan includes a feature that allows you to roll over a portion of unused benefits for future use. You must submit at least one claim during the plan year and stay below the claims dollar threshold of \$500 to qualify to rollover \$250 to the next plan year. The rollover account limit is set at \$1,000. For full details, visit mybenefits.cc/wente/



Vision Insurance

Wente employees are offered vision benefits through VSP. The **VSP Choice** Network has over 23,000 eye doctors, located in rural and metropolitan areas throughout the nation. VSP doctors provide both eye exams and eye wear, making for a convenient “one-stop” means of obtaining eye care benefits. Services obtained by non-network providers will only be eligible for a fixed reimbursement amount determined by the plan.

VSP Choice Network	In-Network	Out-of-Network
Office Visit / Examination (every 12 months)	\$10 copay	Plan pays up to \$45
Prescription Glasses Copay	\$25 copay	Reimbursement Varies
Lens Replacement (every 12 months)	100% after copay	Reimbursement Varies
Single Vision	100% after copay	Reimbursement Varies
Bifocal	100% after copay	Reimbursement Varies
Trifocal	100% after copay	Reimbursement Varies
Frame Allowance (every 12 months)	Up to \$200 + 20% discount	Plan pays up to \$70
Contact Lenses (in lieu of glasses, every 12 months)	Up to \$130 + 20% discount	Plan pays up to \$105
Fitting for Contact Lenses	\$60 copay	Not covered
Retinal Screening (Optomap)	\$39 copay	Not covered

- 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.
- The VSP Laser VisionCare Program is available to you through this plan. You can get discounted pricing for laser vision correction services through contracted facilities.
- The TruHearing program provides discounts for more than 90 digital hearing aids in 400 styles, batteries and up to three professional visits with each hearing aid purchase.



Additional Vision Benefits and Discounts

Vision discount programs are available to you and your family if you participate in the Kaiser medical plan or the dental plan. The benefits of the discount programs vary depending on your medical/dental elections. Please refer to the applicable carrier plan summary for more details about the vision discounts outlined below:

- Kaiser members are eligible for eye exams (copay applies) and discounts on vision-related services and hardware through a Kaiser vision provider.
- When you elect Guardian dental coverage, you are eligible for discounts on exams, glasses, contact lens services and laser vision surgery through the Guardian Vision Access Plan.

Basic Life and AD&D Insurance

Basic Life and Accidental Death and Dismemberment insurance through New York Life Group Benefit Solutions is provided to all benefit-eligible employees. This policy helps protect your family's financial security in the event of your death. An Accelerated Benefits feature also helps offset expenses if you become terminally ill by providing a portion of your benefits if this situation arises.

Features	Basic Life and AD&D
Benefit	Standard policy pays 1 times the employee's salary up to \$200,000.

*For Executive benefits please reach out to Human Resources for plan details.

Please refer to carrier coverage booklet for applicable benefit maximum amount. Please note that benefits are reduced to 67% of the in-force coverage amount at age 70 and 50% at age 75.



Disability Income Benefits

If you become ill or unable to work, Wente provides income protection benefits through New York Life Group Benefit Solutions at no cost to you. These benefits have been designed to protect your earnings in the case of either a short- or long-term period of disability. These benefits are designed to complement available state benefits where applicable.

California SDI: California Employees

Employees living and working in California may be eligible for disability benefits through the state of California if you become unable to work due to accident or illness. The benefit is as follows:

Features	California SDI
Benefits Begin	8th day of illness/injury
Percentage of Income Replaced	60%
Maximum Benefit	\$1,539.71 per week
Benefit Duration	Benefits continue for up to 52 weeks

Short Term Disability: Non-California Employees

Wente provides short term disability benefits to employees outside of California through New York Life Group Benefit Solutions. This plan is 100% Employer paid. The benefit is as follows:

Features	Short Term Disability
Benefits Begin	8th day of illness/injury
Percentage of Income Replaced	60%
Maximum Benefit	\$1,540 per week
Benefit Duration	Benefits continue for up to 25 weeks

Long Term Disability: All Employees

In the event you suffer a long-term disability that prevents you from working, the plan will supplement a portion of your income to help you with your financial obligations. If you continue to meet the definition of disability, this plan may continue up to Social Security Normal Retirement Age. This benefit is 100% employer paid.

Features	Long Term Disability
Benefits Begin	180 days after disability
Percentage of Income Replaced	60%
Maximum Benefit	\$10,000 per month
Benefit Integration	Automatic integration with State Disability Insurance, as applicable.

Voluntary Life and AD&D Insurance

Employees who want to supplement their Group Life and AD&D benefits may purchase additional Voluntary Life coverage. When you enroll yourself and your dependents in this benefit, you pay the full cost through payroll deductions. You can purchase coverage for you, your spouse or child(ren). Evidence of Insurability is required for applied amounts that exceed Guaranteed Issue, and for applications submitted after the initial eligibility date.

Coverage	Optional Life and Voluntary AD&D
Employee	<ul style="list-style-type: none"> \$25,000 increments up to 5x annual salary up to \$500,000. Guaranteed Issue Amount = \$100,000 (up to age 59)
Spouse / Domestic Partner	<ul style="list-style-type: none"> \$5,000 increments up to \$250,000 Guaranteed Issue Amount = \$25,000 (up to age 59) Spouse / Domestic Partner coverage cannot exceed 50% of Employee Amount.
Child(ren) ¹	<ul style="list-style-type: none"> \$1,000 increments per child up to \$10,000.² Child coverage cannot exceed 50% of Employee Amount.

¹ Children qualify up to age 26

² Children birth to 6 months are covered for \$500.

The table below illustrates the rates for employees and spouses / Domestic Partners by age range. Reference these rates to calculate your post-tax monthly premium amounts using the tables on the next page. Please note benefits are reduced to 67% of the in-force coverage amount at age 70 and to 50% at age 75. Please refer to the plan summary to review the full benefit reduction schedule.

Monthly Cost for each \$1,000 of Voluntary Life and AD&D Insurance											
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Employee Rate per \$1,000	\$0.06	\$0.08	\$0.11	\$0.13	\$0.15	\$0.24	\$0.75	\$1.16	\$1.44	\$2.26	\$3.63
Spouse Rate per \$1,000	\$0.06	\$0.08	\$0.11	\$0.13	\$0.15	\$0.24	\$0.75	\$1.16	\$1.44	No coverage	
Child(ren) Rate per \$1,000	All eligible children: \$0.229										

*Voluntary AD&D cost per \$1,000 of coverage: \$0.03

Voluntary Life and AD&D Worksheet

Below is an example of an employee who is considering voluntary life insurance for himself and his spouse. Bob wants to apply for \$300,000 in life insurance for himself, and the maximum for his wife Jane. He is 33 years old and Jane is 40. Since the maximum spouse / domestic partner coverage is 50% of the employee amount, Jane can only apply for \$150,000.

	Enter the coverage amount you wish to apply for below. (A)	Divide by 1,000. Enter amount below. (B)	Multiply (B) by rate from the table above. This is your monthly premium amount.	Subtract Age Reduction % below from (A) if applicable before calculating.
Employee: Bob	\$300,000	300	$300 \times 0.11 = \$33.00$	33% at age 70 50% at age 75
Spouse: Jane	\$150,000	150	$150 \times 0.16 = \$24.00$	

You can use the table below to calculate your monthly premium amounts. Benefits will reduce beginning at age 70, again at age 75 and every 5 years thereafter until age 95. Be sure to reduce your coverage amount by these percentages to estimate your premium at these corresponding ages.

	Enter the coverage amount you wish to apply for below. (A)	Divide by 1,000. Enter amount below. (B)	Multiply (B) by rate from the table above. This is your monthly premium amount.	Subtract Age Reduction % below from (A) if applicable before calculating.
You				33% at age 70 50% at age 75
Spouse/ Domestic Partner				



Health and Dependent Care Flexible Spending Accounts (FSA)

Eligible employees have the opportunity to pay for qualified medical, dental, vision, and dependent care expenses with pre-tax dollars through the Flexible Spending Accounts (FSA). You must enroll/re-enroll in the plan to participate in a new plan year. You can save approximately 25% of each dollar spent on these expenses when you participate in a FSA.

A health care FSA is used to reimburse qualified out-of-pocket health expenses incurred by you and your dependents. A dependent care FSA is used to reimburse expenses related to care of eligible dependents while you and your spouse work.

Contributions to your FSA come out of your paycheck before any taxes are taken out. This means you don't pay federal income tax, Social Security taxes, and state and local income taxes on the portion of your paycheck you contribute to your FSA.

You should contribute only the amount you expect to pay out of pocket for eligible expenses during the plan period. If you do not use the money you contributed, you will be allowed to carry over up to \$660 of your unused balance to the new plan year if you re-enroll. This is the Carryover Option. You will receive a debit card that may be used to pay for qualified health care expenses.

	Without FSAs	With FSAs
Combined gross income:	\$100,000	\$100,000
FSA contributions:	0	-7,700
Gross income:	100,000	92,300
Estimated taxes:		
Federal	-28,000	-25,844
FICA	-7,500	-6,923
After-tax earnings:	64,500	59,533
Post tax medical and dependent care expenses:	-7,700	0
Remaining spendable income:	\$56,800	\$59,533
Spendable income increase:		\$2,733

**2025
Contribution
Limits:**

**Health Care FSA: \$3,300
Dependent Care FSA:
\$5,000**

Bob and Jane's combined gross income is \$100,000. They have two children and file their income taxes jointly.

Since Bob and Jane expect to spend \$2,700 in healthcare expenses for the family and \$5,000 for day care next plan year, they decide to direct a total of \$7,700 into their FSAs.

A list of approved expenses is available online at: mybenefits.cc/wente

Commuter Benefits

Commuter Benefits allow employees to pay for certain workplace commuting expenses, including mass transit and parking, on a tax-free basis through payroll deductions. By enrolling in a commuter benefit plan, you can pay for qualified workplace mass transit and parking expenses with tax-free contributions, meaning you will not pay federal income taxes, social security (FICA) taxes, or state income taxes (may vary by state) on these expenses. When you enroll in the plan, you will indicate how much you want to contribute to your Mass Transit and/or Parking Account.

What are eligible commuting expenses?

Qualified workplace commuting expenses must be for mass transit and/or parking expenses incurred between a residence and place of employment.

Qualified Mass Transit Expenses:

- Buses
- Trains
- Subways
- Ferries
- Van pools

Qualified Parking Expenses:

Parking expenses incurred near your workplace or a location from which you commute to work, such as park-and-ride.



**2025
Contribution
Limits:**

**Mass Transit: \$325/ month
Parking: \$325/ month**

401(k) Plan

Wente Family Estates offers a 401(k) Plan for all employees. To be eligible, an employee must be 21 years of age and work 1,000 hours within the first 6 months of employment. Once an employee meets these eligibility requirements, the new employee will receive an enrollment kit. The employee has 30 days to opt out of the plan; if no action is taken, then enrollment is automatic. In addition, each year the company determines its discretionary contribution. Your deferral amount will automatically be deducted pre-tax from your paycheck every pay period and directed to your 401(k) account. Please contact Human Resources for more information.

- To change your investment allocation, please contact Empower at empowermyretirement.com
- To discontinue participation or suspend deductions, please contact Empower at empowermyretirement.com



Employee Assistance Programs (EAP)

Employees have access to a confidential Employee Assistance Program (EAP) through New York Life's Life Assistance Program and Emergency Travel Assistance services from New York Life's Secure Travel. EAP services are immediately available to you. Emergency Travel Assistance is available when you travel more than 100 miles from home. The resources and services below are available 24 hours a day, 7 days a week at no cost to employees. Please refer to the contact details located on the last page of this booklet.

New York Life's Life Assistance Program (EAP)

- Referral assistance to in-person counseling for mental health, family and clinical issues
- Resources and referrals for new parents
- Referral assistance with child and elder care
- Legal resources and services for divorce, wills, trusts and accidents
- Financial services including financial planning, home purchase and college savings

New York Life's Emergency Travel Assistance

- Medical repatriation to your home or a rehabilitation facility with a medical or non-medical escort
- Prescription assistance if you need a replacement while traveling
- Hospital admission guarantee outside the United States by validating your health coverage or by advancing funds to the hospital
- Emergency message transmission
- Legal and interpreter referrals
- Return of mortal remains

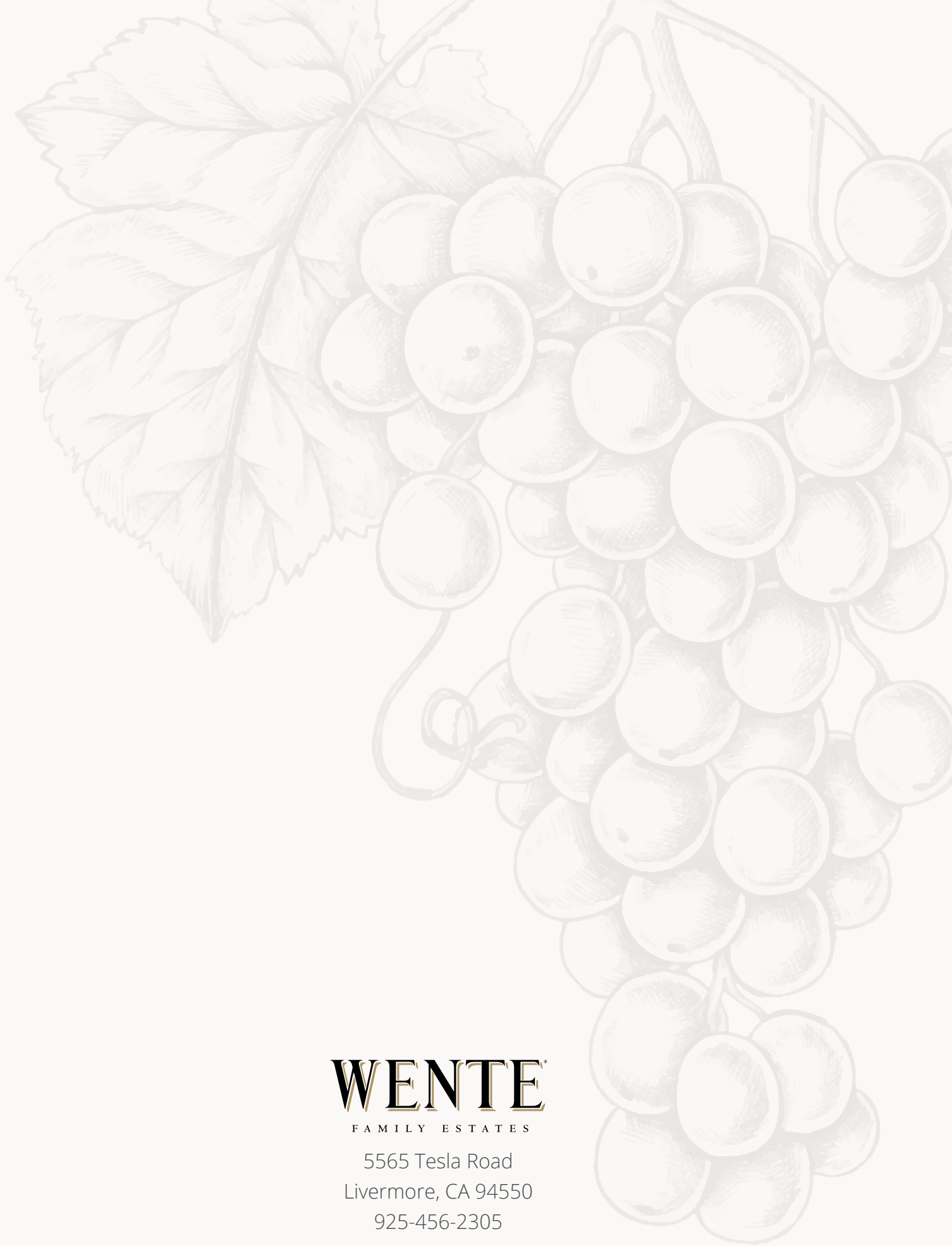
Please note: the programs described on this page are available to all benefit-eligible employees, you do not need to be enrolled in the medical, dental or vision plans to enjoy these benefits.

Carrier Contact Information

Carrier / Vendor	Group # Reference ID	Phone	Website / Email
Anthem Evolution Healthcare • Medical	WV-ECM	877-877-3496	www.myEVHC.com
Prescription Drugs • MedImpact • CRX Free Brand Medications	WV-ECM	844-336-2675 CRX: 866-488-7874	www.medimpact.com *Do not sign up online with MedImpact until you sign up with EVHC
Marin Benefits (Anthem EVHC members) HRA	MBIWENTE	415-526-1401	https://www.marinbenefits.com/
Kaiser Permanente • HRA	14648	800.390.3507 877.761.3399	www.kp.org
Guardian Dental	374462	888.600.1600	www.guardianlife.com
VSP Vision	30052557	800.877.7195	www.vsp.com
New York Life Group Benefit Solutions • Life / AD&D • Voluntary Life • Disability	Group/Vol. Life SGM608582 Group/Vol. AD&D SOK606307 Group STD SGD 613362 Group LTD SGD 609172	800.362.4462	www.newyorklife.com/group-benefit-solutions/forms
BRI Benefit Resource, Inc. – FSA and Commuter	Company code: wente Employee code: SSN	866.996.5200	www.benefitresource.com
New York Life's Life Assistance Program	NYLGBS	800.344.9752	www.guidanceresources.com
New York Life Secure Travel	Group #57	USA: 888.226.4567 Outside USA Collect: 202.331.7635	
Marin Benefits Health & Wellness Account	MBIWENTE	415-526-1401	https://www.marinbenefits.com/
Empower 401(k)		855.756.4738	empowermyretirement.com
Wente's Dedicated Benefits Team: Acrisure (formerly Filice) Erika Estrada - (English and Spanish)		925.299.7202	wentebenefits@acrisure.com EBEstrada@acrisure.com
Wente Family Estates Benefits Resources Website			mybenefits.cc/wente

About This Guide

This guide provides only highlights of the programs, perks and benefits offered at Wente Family Estates (Wente). Our benefits program is customized to our staff based on their needs. Wente may modify, amend or terminate any of the company-sponsored benefit plans offered at any time, and to the extent permitted by law, without the consent of or prior notice to any participant. This document does not serve as a contract or offer of employment. If there are inconsistencies between this document and the legal plan documents describing our benefits, for example, the legal plan documents will govern. All plan documents are available electronically on Wente's benefit website. A paper copy will be provided to you upon request. Contact your Human Resources department for more information.



WENTE[®]

FAMILY ESTATES

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