

## Americold's Benefits -

We are pleased to offer benefits programs which provide comprehensive coverage to our associates and their families. Our plans provide various levels of coverage, specifically designed to give you the flexibility to make the choices that best fit your needs and to help control your costs. Our associates are eligible for these benefits the first of the month following date of hire (unless otherwise noted).

#### Medical

You can select from three different types of plans. When you enroll, you will automatically receive coverage for generic and brand-name prescription drugs. You also will have access to our virtual physical therapy program, telehealth, and participation in our Health Reimbursement Account to obtain funds from the company upon completion of various wellness activities.

Certain preventive care is covered at 100% with in-network providers, including child wellness exams, mammograms and more!

#### Dental

We offer two dental plans which provide different coverage levels.

## Vision

Our program offers of the nation's largest vision networks. You may choose from many private practice doctors, local optical stores, and many national retail stores.

### **Flexible Spending Accounts**

Out-of-pocket expenses for medical care and dependent day care can add up quickly. Americold offers two types of Flexible Spending Accounts to help you set aside pre-tax funds to pay for these expenses, Health Care Spending Account and Dependent Care Spending Account.

FSAs allow you to have a portion of your income deposited directly into any of these accounts or both.

#### Life insurance

Americal provides both Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance at no cost to you. You may purchase coverage for yourself, your spouse and dependent children.



# **Short-Term and Long-Term Disability**

Americal offers at no cost to you Short-Term and Long-Term Disability Coverage to help replace your income if you become disabled and cannot work due to non-work-related illness or injury. You have the option to purchase additional coverage to increase your LTD.

### 401(k) retirement program

Americold encourages you to take care of your future by planning well today with our 401(k) Retirement Savings Plan. You are eligible to start participating the first of the month following 30 days of employment. You can grow your account by making pre-tax and/or after-tax Roth contributions and receiving matching contributions from the company in the 401(k) plan.

## **Employee Stock Purchase Program**

Americold's Employee Stock Purchase Plan allows you to become an owner in the company by contributing a portion of your after-tax earnings to purchase common stock at a discounted price. You are eligible to participate if you have at least sixty days of continuous service as of the beginning of any of the two offering periods and you are employed at least 20 hours per week or five months per calendar year.

### **Tuition Reimbursement**

Americal encourages associates to improve their skills for current positions and to prepare for future responsibilities within the Company through participation in training and education. The Company reimburses up to the IRS allowed amount per year.

### **Employee Assistance Program**

Whether your needs are big or small, our confidential EAP can help you and your family find solutions and restore peace of mind. Counseling – Legal Consultation – Financial advice – Parenting – Senior Care and much more!

# Dependent back-up care



Americold in partnership with Bright Horizons offers a benefit that can give you peace of mind, providing replacement care when regular arrangements fall through.

# Paid Time Off (PTO) and Holidays

Americold rewards our associates for their hard work and commitment by providing paid time off and holidays so you can take time away from work to recharge. PTO benefits are available to full-time associates. In addition, associates are eligible to receive pay for observed holidays which vary by location.

## **Other voluntary Benefits**

Americal offers a choice of voluntary benefits that associates may elect to round out their benefit program:

- Hospital Indemnity pays a direct lump sum due to a hospitalization
- Off-the-job accident Insurance direct cash benefit to help pay for high, out-of-pocket costs that as a result of an accident
- Critical Illness Insurance Pays a lump sum benefit upon diagnosis/ treatment of a serious illness
- Lifetime Benefit Term Insurance Permanent Term Life insurance at an affordable fixed premium
- Legal Support Access to unlimited FREE and Deeply Discounted Legal Care from a nationwide proprietary network of plan attorneys.
- Auto/Homeowners and Pet Insurance coverage at competitive group rates is available for your automobile, home, boat and pets through MetLife.