



USVI 2023 Benefits Guide

Your Options, Tools and Resources

Enroll October 31 through November 11, 2022

DIAGEO


• Health • Wealth • Work & Life Benefits
DIAGEO NA TOTAL REWARDS

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THE DIAGEO BENEFITS PROGRAM

DIAGEO'S COMMITMENT TO YOU AND YOUR FAMILY

At Diageo, we believe it's important to help you be your best self at work and in life. That's why each year we evaluate our benefits to ensure we're providing flexible, affordable and inclusive programs that meet the needs of you and your loved ones. This year, we're prioritizing your mental health and wellbeing benefits, and ensuring you have easy access to the care you need.

Read on to learn more about how Diageo is committed to supporting you – and be sure to enroll in your benefits for 2023 by November 11, 2022.

Keep in mind, if you don't take action during the Annual Enrollment period, you will remain with your current coverage, but at 2023 costs. In addition, you will not be able to participate in a Flexible Spending Account (FSA), as these elections do not carry over year to year.

Remember, Annual Enrollment is the only time throughout the year that you can enroll or change your benefits coverage unless you have a qualified life event. If you have a life event this year, contact the Benefits Center at **1-800-523-2309** between 8 a.m. and 8 p.m. EST or go to www.mydiageobenefits.com, within 31 days of your life event.



ANNUAL ENROLLMENT IS HERE!

Your Action is Required: If you want to enroll in or make changes to any of your coverage options for 2023, you must submit your elections by 11:59 p.m. EST, on **November 11, 2022.**

FSA contributions do **not** carry over year-to-year.

ELIGIBILITY AND PAYING FOR COVERAGE

All full-time (20 or more hours per week) employees of Diageo USVI and their dependents* are eligible to participate in the Diageo Benefits Program beginning on their date of hire.

You and Diageo share in the cost of health care coverage, which depends on the options you elect and the tier of coverage you choose.

You pay for your share of health care coverage with pre-tax money deducted from your regular paycheck, and Diageo pays for the rest. Your Flexible Spending Account (FSA) contributions are also deducted pre-tax. If you are covering a domestic partner,** his or her health care coverage is taxable. The value of your domestic partner's coverage will be reflected in your payroll statement as imputed income, and income taxes will be withheld from your pay based on your tax liability for that imputed income.

DON'T FORGET OUR MICROSITE!

Visit www.DNAtotalrewards.com for additional information and resources about your Diageo benefits.

Be sure to check back year-round for updates!



* Any new dependents will require verification documentation, such as a marriage certificate or a birth certificate. Exact details of the required documentation will be provided to you when you add a new dependent. Diageo also reserves the right to audit dependent elections to ensure they abide by plan rules, so be sure to review the eligible dependent definitions at www.DNAtotalrewards.com to confirm coverage.

** Visit www.DNAtotalrewards.com for the domestic partner definition.

YOUR HEALTH CARE BENEFITS

A summary of your health care benefits is provided below. For more details, visit www.DNAtotalrewards.com. To view a full summary of your medical benefits — a Summary of Benefits and Coverage (SBC) or a Summary Plan Description (SPD) — visit www.mydiageobenefits.com.

MEDICAL COVERAGE

In 2023, there will be a slight increase to medical rates, but Diageo will continue to pay the majority of the costs for you and your dependents. Review your benefits information on www.DNAtotalrewards.com and www.mydiageobenefits.com, in order to make informed choices and be an active health care consumer.

Diageo USVI provides you with coverage through Cigna's **Open Access Plus (OAP)** Plan.

The plan is designed to meet your and your family's health care needs by providing coverage for a wide range of services. It can help you manage your medical expenses and protect you from the potentially high cost of medical care.

How the Plan Works

Each time you need medical care, you decide which health care provider to use. You can receive care from an in-network provider or out-of-network provider. However, if you go out-of-network, your costs will be higher, and you may have to submit a claim form for reimbursement.

You can check your eligibility, benefits, claims, claim payments, search for a doctor or hospital, and much more at www.mycigna.com or call **1-866-494-2111**.

Continued Medical Support for 2023

NEW for 2023! The MASA benefits options will be expanding next year. Beginning January 1, 2023, employees can choose any surgery center location in North America at no additional cost. Please review the zone locations at <https://www.dnatotalrewards.com/> and assure you elect the best coverage type for you.

PRESCRIPTION DRUG COVERAGE

Visit www.mycigna.com or call **1-866-494-2111** for details on your prescription drug coverage under the Cigna OAP plan.

Remember: Generic drugs are approved by the Food and Drug Administration as equivalent to brand-name drugs. They have the same active ingredients, are equally effective and cost less — so make sure to discuss your alternatives with your doctor. If he or she thinks a generic drug is appropriate for you, you'll pay less for your prescription.

DENTAL COVERAGE

Diageo offers dental coverage through Delta Dental.

The plan offers you a broad range of services when treatment is needed. Network providers have agreed to accept payment at a lower negotiated rate, and network provider charges are always within reasonable and customary (R&C) limits. Also, your cost is usually less if you use in-network providers. In addition to lower out-of-pocket costs, a network provider submits all claim forms on your behalf.

For specific plan details and costs, visit www.DNAtotalrewards.com.

To find out whether a specific provider participates in one of the plan networks, call **1-877-738-3384** or log in to www.deltadentalnj.com.

VISION COVERAGE

Diageo offers vision coverage to all eligible USVI employees through EyeMed. The plan provides coverage for a number of vision services, including routine vision exams, lenses, frames, contact lenses and laser vision correction. You can use any provider you wish, but you will save money by using EyeMed ACCESS Network providers.

To find out whether a provider is a member of the EyeMed ACCESS Network, call **1-800-521-3605**, or log in to www.eyemed.com and use the Enhanced Provider Locator.



DISABILITY AND LIFE INSURANCE

A summary of your Disability and Life Insurance benefits is provided below. For a full list of details on our Disability and Life coverage, visit www.DNAtotalrewards.com. You can also view a Summary Plan Description (SPD) on www.mydiageobenefits.com.

COMPANY-PROVIDED SHORT-TERM DISABILITY BENEFIT

The Company provides Short-Term Disability (STD) benefit for qualifying employees who are injured and miss work for 5 consecutive days, for up to six months. The STD Plan is Company-paid coverage that pays you 100% of your annual base salary during your first thirteen weeks of disability and 60% of your annual base salary during the next thirteen weeks of disability.

COMPANY-PROVIDED LONG-TERM DISABILITY BENEFIT

In the event that you become disabled, Diageo's Long-Term Disability (LTD) benefit provides you and your family with financial assistance.

The Company provides a basic LTD benefit of 50% of your annual base salary, up to \$9,375 a month, if you are totally disabled for more than six months. This coverage is provided at no cost to you.

ELECTIVE DISABILITY BENEFIT

In addition to the coverage provided by the Company, you can elect coverage of:

- 60% of your salary (you pay for an extra 10% of coverage above the Company-provided benefit)
- 70% of your salary* (you pay for an extra 20% of coverage above the Company-provided benefit)

When deciding whether to elect additional disability coverage beyond what the Company provides, consider other sources of income, your dependents and if you could pay for professional care, if needed.

Visit www.DNAtotalrewards.com for more details on your Disability coverage options.

* If you change your current election to the 70% coverage option, you will need to complete a Personal Health Statement (PHS). You will be prompted during the enrollment process to complete the statement and return it to The Hartford Life Insurance Company for review and approval in order for the coverage to become effective. **The PHS is not required if you change from 50% to 60% coverage OR if you are enrolling as a newly eligible employee (new hire) and elect 70%.**



LIFE INSURANCE

Diageo offers Life Insurance and Accidental Death & Dismemberment (AD&D) coverage to provide you with financial assistance in case of severe injury or death.

Basic Life and AD&D Insurance

Diageo offers a Basic Life Plan with an equal amount of AD&D coverage at no cost to you. You can choose between a flat \$50,000 or two times your annual base salary, with a maximum of \$1.5 million.

Supplemental Life and AD&D Insurance*

In addition to the Basic Life and AD&D Insurance, you can purchase Supplemental Life and AD&D Insurance coverage equal to one, two, three, four or five times your annual base salary, up to a maximum of \$1.5 million (combined with Basic Life and AD&D). The cost of your coverage is determined based on the amount of coverage you elect, your annual base salary and your age. Visit www.DNAtotalrewards.com for more details on the cost of coverage.

Dependent Life Insurance

You can elect any of the following Dependent Life Insurance options:

FOR YOUR SPOUSE, DOMESTIC PARTNER OR CIVIL UNION PARTNER:	FOR EACH DEPENDENT CHILD:
<ul style="list-style-type: none">• \$10,000 coverage• \$25,000 coverage• \$50,000 coverage	<ul style="list-style-type: none">• \$5,000 coverage• \$10,000 coverage

Visit www.DNAtotalrewards.com for more details on the cost of coverage.

Business Travel Accident (BTA) Insurance

This Company-provided benefit offers added protection against accidental loss of limb, life or sight while you are traveling on Company business. Your benefit equals five times your annual salary, up to a \$500,000 maximum.



* If you wish to increase your coverage during Annual Enrollment, you must complete a Personal Health Statement (PHS) . You will be prompted during the enrollment process to complete the statement and return it to The Hartford Life Insurance Company for review and approval in order for the coverage to become effective.

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) — both the Health Care FSA and the Dependent Care FSA — give you the opportunity to set aside pre-tax dollars for eligible expenses. You make your election during Annual Enrollment and your pre-tax contributions are deducted from your paycheck in equal installments throughout the year.

HEALTH CARE FSA

If you enroll in the Health Care FSA for 2023 for the first time, you'll receive an Alight Smart-Choice debit card, which is a quick and convenient way to be reimbursed for eligible FSA expenses. If you currently have an Alight debit card, you may continue to use it until the expiration date listed on the card. **You can contribute between \$120 and \$3,050 per year to a Health Care FSA, and you are able to carry over the maximum amount of \$610 into the following year if you do not use it.**



REMEMBER!

The annual contribution limit for the Health Care FSA is \$3,050 and \$5,000* for the Dependent Care FSA.

Eligible Expenses

Eligible expenses include acupuncture, birth control prescribed by your doctor, copayments, deductibles, smoking-cessation treatments and prescription eyeglasses.

For more information on which expenses are eligible for reimbursement through a Health Care FSA, visit www.DNAtotalrewards.com, click on Wealth; or see IRS Publications 502 and 503 available by accessing www.irs.gov or calling **1-800-829-3676**.

How the Health Care FSA Card Works

Present your debit card when paying for medical and prescription drug services wherever Mastercard® is accepted, and the appropriate amount will be deducted automatically from your account. Be sure to keep all receipts for health care transactions, as you will be required to substantiate your debit card purchases. You should also review your account transactions at www.mydiageobenefits.com, under the Flexible Spending Accounts tile. If receipts are required, you will also receive notifications from Alight.

For more information on the Health Care FSA and how it works, visit www.DNAtotalrewards.com.

DEPENDENT CARE FSA

The Dependent Care FSA can be used to pay for day care, before and after school activities, or summer camp for children up to 13 years old. To be eligible for reimbursement, the care must enable you (and your spouse/domestic partner, if you are married) to work, look for work or attend school full-time. **You can contribute between \$1,000 and \$5,000* per year (unless advised otherwise due to IRS rules).** To help you pay for your dependent care expenses, Diageo will match 25¢ for every pre-tax dollar you contribute to your Dependent Care FSA each year, up to a maximum of \$1,000. The system will automatically adjust your deductions to account for the Diageo contribution to get you to your elected maximum.

For more information on the Dependent Care FSA and how it works, visit www.DNAtotalrewards.com.

READY TO ENROLL?

Enrolling in the Diageo Benefits Program is easy — just follow these steps:

1. Review your benefits materials, including this Guide, and the material found on www.DNAtotalrewards.com, to ensure you understand all available options.

ENROLLMENT DEADLINE



Make your elections during the Annual Enrollment period: **October 31 through November 11, 2022 (11:59 p.m. EST).**

If you do not make medical, dental or vision elections by November 11, you will continue with your current coverage, but at 2023 costs. If you wish to enroll in a Health Care FSA or Dependent Care FSA, then you must make an active election. Previous elections do NOT carry over year to year.

2. Visit our self-service website when you're ready to enroll at www.mydiageobenefits.com. The website can be accessed from any computer with an internet connection, 24/7.

Upon logging in, you may review your dependent, beneficiary and enrollment information. Once you are ready to enroll, click "Annual Enrollment" on the Welcome page.

If you do not have access to a computer, you can also call the Diageo Benefits Center at **1-800-523-2309** between 8 a.m. and 8 p.m. EST to complete your enrollment over the phone.

If you enroll for benefits on www.mydiageobenefits.com, be sure to print a copy of your 2023 elections for your records. After the enrollment period ends and your elections have been processed, a confirmation statement will also be mailed to your mailing address. If you have any questions on the statement, call the Diageo Benefits Center at **1-800-523-2309**.



CONTACT INFORMATION

FOR INFORMATION ABOUT...	CONTACT
Cigna Open Access Plan with Prescription Drug Coverage	1-866-494-2111 www.mycigna.com
Delta Dental	1-877-738-3384 www.deltadentalnj.com
EyeMed	1-800-521-3605 www.eyemed.com
Health Care and Dependent Care Flexible Spending Accounts	1-800-523-2309 www.mydiageobenefits.com
<ul style="list-style-type: none">• Life Insurance• Disability Coverage• AD&D Coverage	www.DNAtotalrewards.com
MASA	1-800-643-9023 or 817-430-4655





www.mydiageobenefits.com



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