

# BENEFITS *for a* BETTER LIFE.

## SpartanNash®

2024

As part of *Our Winning Recipe, We Serve* and *We Create Solutions* for our Associates by investing in a number of Total Rewards benefits for Associates in every stage of their career.

BENEFIT	Full-Time (35+ hours per week)	Part-Time (30-34.99 hours per week)	Part-Time (greater than 24 hours per week)	Part-Time (less than 24 hours per week)
<b>401(k) Plan</b>				
<b>Associate Discount</b>				
<b>Employee Stock Purchase Plan</b>				
<b>PerkSpot</b>				
<b>Work-Life Resources</b>				
<b>Paid Time Off (PTO)</b>				
<b>Paid Parental Leave</b>				
<b>Other Time Off</b>				
<b>Medical</b>				
<b>Medical Online Visits</b>				
<b>Livongo Diabetes Management</b>				
<b>Health Savings Account (HSA)</b>				
<b>Castlight Healthcare Navigation</b>				
<b>Dental</b>				
<b>Vision</b>				
<b>My Wellbeing</b>				
<b>Tuition Reimbursement</b>				
<b>Voluntary Accident Insurance</b>				
<b>Critical Illness Insurance</b>				
<b>Legal Insurance</b>				
<b>Identity Theft Insurance</b>				
<b>Pet Insurance</b>				
<b>Daycare Benefits</b>				
<b>Company-Paid Life Insurance</b>				
<b>Supplemental Life Insurance</b>				
<b>Spouse Life Insurance</b>				
<b>Child Life Insurance</b>				
<b>Dependent Care FSA</b>				
<b>Healthcare FSA</b>				
<b>Company-Paid Short-Term &amp; Long-Term Disability</b>				
<b>Long-Term Disability Buy-up</b>				

This overview does not apply to Associates at Lima, Bellefontaine and Grand Rapids who are covered by a collective bargaining agreement. Full details about all Total Rewards benefits can be found on the Benefits Dashboard in Workday ([workday.spartannash.com](http://workday.spartannash.com)).

## 401(k) Plan

Company match up to 4% ▪ 100% match on first 3% of salary deferral ▪ 50% match on next 2% of salary deferral  
[401k.com](http://401k.com)

## Associate Discount

10% discount at SpartanNash retail stores ▪ \$0.10 off per gallon of gas

## Employee Stock Purchase Plan

Purchase company stock at 15% discount off market price  
[onesource.ubs.com/sptn](http://onesource.ubs.com/sptn)

## Paid Time Off (PTO)

Accrue paid time off weekly, based on hours worked

Full-Time Salary	
Length of Service	Accrual Rate
0 to 4 years	0.0462
5 to 14 years	0.0654
15+ years and Director level and above	0.0847
<i>Salary Associates accrued based on 40 hours per week</i>	
Full-Time Hourly 35+ hours per week	
Length of Service	Accrual Rate
0 to 1 year	0.0334
1 to 4 years	0.0654
5 to 14 years	0.0847
15+ years	0.1039
Part-Time 24 - 34 hours per week	
Length of Service	Accrual Rate
0 to 1 year	0.0334
1 to 4 years	0.0385
5 to 14 years	0.0577
15+ years	0.0770

To calculate how much you will accrue in a week, multiply your hours worked by your accrual rate. For example, if you are Full-Time and work 40 hours in a week and have been employed 3 years you would multiply the rate of  $0.0654 * 40 = 2.616$  hours, which would be your weekly accrual. For the annual amount, multiply  $2.616 * 52 = 136$

## PerkSpot

Access to thousands of national and local discounts from your favorite brands  
[spartannash.perkspot.com](http://spartannash.perkspot.com)

## Work-Life Resources

**SupportLinc** ▪ Eligible to all Associates and dependents ▪ six free sessions per concern (mental, relationship, substance abuse, etc.) ▪ free legal and financial consultation ▪ dependent care referrals for child/elder care resources  
[supportlinc.com](http://supportlinc.com) (company code: spartannash)

## Paid Parental Leave

Company paid leave following birth or adoption of a child

## Other Time Off

Paid Holidays ▪ Jury Duty ▪ Bereavement Days (*FT only*)

## Medical

Plan options include PPO, Simple Choice, HDHP Plus and HDHP Basic  
[bcbsm.com](http://bcbsm.com) or BCBSM mobile app

Weekly premiums:

Coverage Level	PPO	Simple Choice	HDHP Plus	HDHP Basic
Associate Only	\$87.00	\$47.00	\$62.00	\$23.00
Associate & Spouse	\$166.00	\$57.00	\$105.00	\$55.00
Associate & Child(ren)	\$132.00	\$48.00	\$80.00	\$43.00
Family	\$174.00	\$58.00	\$106.00	\$56.00
Spousal Surcharge	Additional \$34.62			

*Spousal Surcharge applies if spouse is employed full-time and is eligible for medical coverage through their employer.*

## Online Visits

### Blue Cross Blue Shield of Michigan

Available 24/7 ▪ medical and behavioral health care ▪ treatment, diagnosis, RX and doctor follow-up  
[bcbsmonlinevisits.com](http://bcbsmonlinevisits.com) or via the BCBSM Online Visit mobile app

## Livongo Diabetes Management

Diabetes Management Program ▪ available to Associates and dependents enrolled in medical ▪ free blood glucose meter ▪ 24/7 diabetic coaching ▪ unlimited test strips at no cost  
[livongo.com](http://livongo.com)

## Health Savings Account (HSA)

Company contribution up to \$200 if enrolled in HDHP Plus medical plan ▪ pre-tax contributions used for medical, dental, vision, orthodontic and prescription expenses  
[benefitslogin.wexhealth.com](http://benefitslogin.wexhealth.com)

## Castlight Healthcare Navigation

Care guidance and cost transparency tool ▪ must be enrolled in medical  
[mycastlight.com/spartannash](http://mycastlight.com/spartannash)

**Dental**  
[deltadentalmi.com](http://deltadentalmi.com)

Weekly premiums:

Coverage Level	Dental Plan	Dental 50 Plan	Dental 50 Part Time
Associate Only	\$10.00	\$5.00	\$7.35
Associate & Spouse	\$20.00	\$10.00	\$16.25
Associate & Child(ren)	\$16.00	\$8.00	\$13.10
Family	\$25.00	\$12.00	\$22.25

**Vision**  
[vsp.com](http://vsp.com)

Weekly premiums:

Coverage Level	Vision
Associate Only	\$1.39
Associate & Spouse	\$2.78
Associate & Child(ren)	\$2.97
Family	\$4.74

**My Wellbeing**  
Earn up to \$500 annually in rewards for healthy activities  
[mycastlight.com/spartannash](http://mycastlight.com/spartannash)

**Company-Paid Life Insurance**  
Up to 1.5 times base pay • Life & AD&D coverage  
[thehartford.com](http://thehartford.com)

**Voluntary Accident Insurance**  
[thehartford.com](http://thehartford.com)

**Critical Illness Insurance**  
[thehartford.com](http://thehartford.com)

**Legal Insurance**  
[legalplans.com](http://legalplans.com)

**Pet Insurance**  
[benefits.petinsurance.com/spartannash](http://benefits.petinsurance.com/spartannash)

**Daycare Benefits**  
25% off daycare tuition through The Learning Care Group for ages 0-12, priority enrollment, waived enrollment / registration fees and three days of Backup care.  
<https://mylearningcaregroup.com/spartannash>

**Identity Theft Insurance**  
[my.norton.com](http://my.norton.com)

**Tuition Reimbursement**  
Assists Associates who are furthering their education in a degree program.

**Supplemental Life Insurance**  
Elect up to 5x earnings  
[thehartford.com](http://thehartford.com)

**Dependent Life Insurance**  
Spouse life coverage up to \$250k  
[thehartford.com](http://thehartford.com)

**Child Life Insurance**  
Child life coverage of \$10,000  
[thehartford.com](http://thehartford.com)

**Dependent Care Flexible Spending Account (FSA)**  
Pre-tax contributions for dependent & elderly care  
[benefitslogin.wexhealth.com](http://benefitslogin.wexhealth.com)

**Healthcare Flexible Spending Account (FSA)**  
Pretax contributions used for medical, dental, vision, orthodontic and prescription expenses  
[benefitslogin.wexhealth.com](http://benefitslogin.wexhealth.com)

**Company-Paid Short-Term & Long-Term Disability**  
[thehartford.com](http://thehartford.com)

**Long-Term Disability Buy-up**  
[thehartford.com](http://thehartford.com)