

KWS Seeds, Inc. *Benefit Summary*

January 1, 2025 - December 31, 2025 Benefit Plan Year

KWS Seeds offers a competitive benefits program that can provide for the health, well-being, and future financial security for yourself and your dependents. The following benefits are available to full time employees after 30 days of employment. Employees have the opportunity to change benefit elections annually during open enrollment, or with a qualifying life event.

Health Care Benefits - Bi-weekly Contributions		
	BCBS Co-Pay	BCBS High Deductible
Employee	\$82.28	\$69.54
Employee +1	\$195.87	\$173.98
Family	\$226.68	\$201.30

KWS offers two comprehensive medical plan options through BlueCross and BlueShield of Minnesota. The BlueCross and BlueShield network covers 95% of doctors and 96% of hospitals nationwide, as well as prescription drug coverage through Prime Therapeutics which includes a preventive drug list that covers many generic maintenance medications at no cost. Both plan options also include In-network preventative care visits covered at 100%. The KWS Co-Pay plan features co-payments for office visits as well as prescription drugs. Deductibles are \$600 individual/ \$1,200 family, and out of pocket maximums are \$4,000 individual/ \$8,000 family. The KWS High Deductible plan features a higher deductible of \$1,700 individual/ \$3,400 family, and out of pocket maximums are \$4,000 individual/ \$8,000 family. The High Deductible plan allows you to open and contribute to a Health Savings Account where you can set aside pre-tax dollars for current and future healthcare expenses.

Dental Care Benefits - Bi-weekly Contributions	
	MetLife
Employee	\$6.51
Employee +1	\$13.15
Family	\$23.91

We offer employees the option to purchase dental coverage through MetLife on the MetLife PDP Plus Network. Deductibles for this coverage are \$25 per person/ \$50 family and are waived for preventative visits. Our Dental coverage will cover preventative visits (cleanings) at 100%, with tier based coverage on class II & III services. This Dental plan also includes an orthodontic allowance for eligible Children and Adults.

Vision Care Benefits - Bi-weekly Contributions	
	Vision
Employee	\$1.44
Employee +1	\$2.09
Family	\$3.74

KWS offers Vision Insurance through MetLife Vision. Employees enrolled in this coverage will have access to affordable vision care with great benefits. Eye exams require \$10 copay, and allowances are available for contact lenses and eye-wear.

OPTIONAL LIFE INSURANCE & OPTIONAL AD&D INSURANCE

In addition to the employer paid Basic Life Insurance and Basic Accidental Death & Dismemberment (AD&D) Insurance, employees have the option to enroll themselves and their dependents in optional Life Insurance coverage and AD&D coverage. With after tax payroll deductions, employees can make sure their families Life Insurance needs are met in an affordable way.

You may select optional coverage between \$10,000 and \$500,000, not to exceed 5 times your basic annual earnings. For your spouse, the coverage may be between \$5,000 and \$500,000, not to exceed 100% of the employee optional enrollment. For each eligible child, the optional life insurance coverage ranges from \$1,000 to \$10,000 (one rate for all children covered).

ACCIDENT INSURANCE

KWS offers Accident Insurance voluntary benefit through and administered by Mutual Of Omaha. It pays a lump-sum benefit payment directly to the insured. This benefit is designed to help cover certain out-of-pocket costs when you are a covered eligible family member experiences an unexpected accident and injury, such as a broken bone, dislocation, laceration or concussion.

FLEX SPENDING ACCOUNTS

KWS offers flexible spending (FSA) accounts for Health Care and Dependent Care expenses. Participating in either FSA plan allows employees to pay for eligible expenses on a pretax basis. Employees may elect an amount to be withheld from their paycheck before federal, state and social security taxes are withheld.

HEALTH SAVINGS ACCOUNT

If you enroll in the High Deductible Health Plan (HDHP) with HSA, you have access to a Health Savings Account (HSA), administered by HealthEquity. An HSA is a tax-advantaged account you can use to pay for eligible medical, prescription drug, dental, vision, and hearing care expenses, like your deductible and coinsurance.

KWS RETIREMENT BENEFITS

401(k) Plan- Incentive Savings Plan for Employees of the KWS Seeds Group

The 401(k) Incentive Savings Plan is available to all eligible employees. The plan allows employees to save for retirement on a pretax or after-tax basis through payroll deductions. For every dollar an employee contributes, KWS will match 100% up to 3%, and 50% on the next 2% of employee contributions. Company matching contributions are 100% vested after 1 year of service.

KWS SEEDS PENSION PLAN

The KWS Pension Plan is designed to provide retirement benefits for eligible employees and their beneficiaries. Subject to certain conditions, the amount of retirement benefits is based on how long you have worked for the company, and your base salary history. In order to become a participant in the plan, you must be 21 years of age or older, and employed for 1 year of vesting service. You must obtain 5 years of vesting service to be 100% vested in the Pension Plan.

Employer paid benefits, available at no cost to employees

- Basic Employee Life and AD&D Insurance
- Short Term Disability
- Long Term Disability
- Employee Assistance Program
- Tuition Reimbursement
- Paid Time Off (PTO)- 160 hours annually, accrued
- Volunteer Time Off- 8 hours to volunteer at approved volunteer organizations.
- Holiday pay 10 days: New Year's Day, Martin Luther King, Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, Day after Thanksgiving, Christmas Eve, Christmas and 1 floating day assigned by the company.
- Paid Parental Leave - provides 80 hours of paid parental leave to eligible employees following the birth of an employee's child or the placement of a child with an employee in connection with adoption or foster care.