



Campbell's

LIFE'S MOMENTS. YOUR BENEFITS.

Enrollment Guide

2020 BENEFITS ENROLLMENT | NEW EMPLOYEES

WELCOME TO CAMPBELL!



We're excited to **welcome you** to Campbell's total rewards program. Our goal is to make enrollment as easy as possible by giving you the information and time you need to make informed decisions. If you want to enroll in Campbell benefits, **you must enroll within 30 days of your date of hire.**

You have great benefit plan choices that offer the quality and value you can count on as a Campbell employee, including three medical plan choices — the Consumer Driven Health Plan (CDHP) with Health Savings Account (HSA), 70/30 option and 80/20 option.

In addition to Company-provided benefits, you also have a variety of **additional benefits** you can elect, if you need them.

READ MORE...

and use the resources provided to choose the benefits that are right for you and your family.



What's on the Menu

ENTRÉES

CHOOSE NOW

Here's what to focus on now so you can enroll before the deadline — **within 30 days of your date of hire.***

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SIDES

CHOOSE LATER

Here's an overview of the wide variety of other benefits you're eligible for or that you can choose, now that you are part of the Campbell family.

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Campbell Helps You Save for Retirement

Campbell automatically enrolls you in the 401(k) Retirement Plan and makes a 3 percent contribution regardless of whether you contribute. If you also contribute, Campbell matches a percentage of what you put in. Turn to page 19 to learn more.

* If you don't enroll, you will be automatically enrolled in "default" coverage. See page 16 for more information.



You'll love the options we offer!

WHAT YOU NEED TO DO

Five Simple Steps

1 Review What's Available

Since everything is new to you, focus on the main course — which is to learn about the benefits you need to choose now, within 30 days of your date of hire.

- **You have a choice of medical plans.** You can choose the Consumer Driven Health Plan (CDHP) or one of two open-access Point of Service (POS) plans. You may find the resources listed under step 4 helpful for your decision-making.
- **Save on taxes with the Health Care Flexible Spending Account or the Health Savings Account.** Learn how they work on page 10 and decide if one is right for you.
- **Campbell provides basic income protection benefits.** Turn to page 14 to see what Campbell provides and think about if you need additional coverage.

2 Decide Who to Cover

Be sure you know who's eligible and register your dependents online before you choose coverage. Please see the *How to Enroll* section on page 17 for documentation required and other details.

Starting on your first day at Campbell, you are eligible if you are regularly scheduled to work at least 20 hours per week.* You may also cover members of your family. Eligible dependents are:

- Your spouse
- Your same- or opposite-sex domestic partner
- Your children through the end of the year in which they reach age 26
 - » Eligible children include your, your spouse's or domestic partner's natural children, adopted children, foster children, stepchildren and legal wards.
- Your disabled children age 26 or older, provided they became disabled prior to age 26 and successfully completed the disabled dependent eligibility process

* If you are joining Campbell as an hourly employee at our Paris or Napoleon plant, eligibility for benefits is defined by your Collective Bargaining Agreement (CBA).

What does coverage cost?

Log on to the Campbell Benefits Center at www.myCampbellBenefits.com to see how much you contribute to the cost of coverage each pay period as well as how much you can contribute to tax-advantaged accounts.

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Review Your Choices

- **Benefits Overview Video for New Employees.** Peruse the menu of Campbell benefits in about five minutes: <http://www.campbellplanwizard.com/newhirevideo/>.
- **This Enrollment Guide.** This guide includes all the details you need to choose your benefits. Because Campbell benefits are new to you, you must enroll within 30 days of your date of hire. If you don't, you will be automatically enrolled in "default" coverage. (See page 16 for more information about default coverage.)
- **Understanding Your Medical Options.** This six-page online brochure explains how the CDHP with HSA works and will help you decide which medical option is right for you and your family. Link directly to the brochure at www.campbellplanwizard.com/MedicalOptions or find it on www.myCampbellBenefits.com.

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Use Your Resources

Before you enroll, use the resources available to learn more and make the most informed decisions possible.

- **Medical Option Videos.** Available in English or Spanish, these short, informative messages help you understand the CDHP with HSA medical option. Visit www.campbellplanwizard.com.
- **Health Advocate.** Speak to an advocate who can help you navigate enrollment and decide which medical option is best for you. See page 20 for contact information.
- **myCampbellBenefits.com.** This website is where you go to enroll. It has your personal information, available benefit options and costs. You'll also find the **Medical Cost Estimator** tool, which can help you decide which medical option is right for you.

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Enroll by Phone or Online

You can call the Campbell Benefits Center, or you can enroll online from your smartphone, tablet or computer. Turn to page 17 and follow the steps in the *How to Enroll* section.

WHAT YOU NEED TO KNOW

Medical

For 2020, you have a choice between the Consumer Driven Health Plan (CDHP) with Health Savings Account (HSA), 70/30 and 80/20 options. A choice of options means you decide how to pay for care.

All three options have the same network of providers (physicians, labs and hospitals) and cover the same medical and prescription drug services. Check out the charts on the following pages to see how your options compare in terms of key features (deductibles, coinsurance and out-of-pocket maximums). You'll find a graphical overview of how all three options work in *Understanding Your Medical Options* (www.campbellplanwizard.com/MedicalOptions).

Who is your medical plan administrator?

Depending on where you work, your medical plan administrator will be Aetna or Horizon BlueCross BlueShield (BCBS), as shown in the table below.

HORIZON BCBS LOCATIONS	AETNA LOCATIONS
Ashland	Beloit
Bloomfield	Columbus
Brownsburg	Denver
Charlotte	Downingtown
Downers Grove	Ecce Panis
Direct Store Delivery Network	Franklin
Field Sales (except World Headquarters)	Hanover
Goodyear	Lakeland
Hyannis	Milwaukee (Southeast Wisconsin)
Jeffersonville	Pacific Foods
Maxton	Richmond
Napoleon	Salem
Norwalk	World Headquarters
Paris	
Remote Employees	
Willard	

What happens when you use out-of-network providers?

When you use an out-of-network provider, the plan will pay coinsurance based on the usual and customary (U&C) charge. You are responsible for any portion of the provider's charge that exceeds this amount. For example, if you meet your deductible, the plan will pay 60 percent of the U&C charge for out-of-network care. If your out-of-network provider charges \$600 for a procedure and Aetna's U&C charge for the procedure is \$500, you will pay 40 percent of the U&C charge (40% x \$500 = \$200) plus the \$100 that exceeds the U&C charge, for a total of \$300.

Are your health care providers in the network?

Although you can go to a provider (physician, hospital, lab or urgent care center) that is not in the network (out-of-network), you will pay less if you choose to see a provider that is in the network.

HORIZON BCBS	AETNA
<ul style="list-style-type: none"> • Visit www.HorizonBlue.com/Campbell • Navigate to the Find a Doctor tool • Click Find a BlueCard Doctor to search the BlueCard PPO network 	<ul style="list-style-type: none"> • Visit www.Aetna.com • Navigate to the Find a Doctor tool • When searching, be sure to select Aetna Choice POS II (Open Access) as your plan
OR	
Call 844-383-2325 8 a.m.–8 p.m. ET, Monday through Friday	Call 800-847-8982 8 a.m.–6 p.m. ET, Monday through Friday

To see if your pharmacy is in the Express Scripts network, visit www.Express-Scripts.com or call **800-716-3741**.

Don't like filing claims?

If you use in-network providers, they will file claims for you. Chances are you will need to file claims when you use out-of-network providers. You should keep on top of this so Aetna or Horizon BlueCross BlueShield knows you incurred the expense and can track and credit it appropriately.

Want to avoid the waiting room?

Sometimes you just need a doctor. Now you can talk to a doctor any time of day, wherever you are. Amwell, our telehealth provider, uses two-way video on your computer or mobile device to connect you with U.S.-based, board-certified doctors. Doctors available through Amwell can answer your questions, assess your condition and even provide prescriptions, if needed. Better yet, the cost of a visit is typically half that of a regular office visit.

Using Amwell Telehealth

After you register, you'll pay the full negotiated price for your visit. If you are enrolled in a Campbell medical option, Amwell will submit a claim for you. You may be eligible for reimbursement of some of the Amwell visit cost, depending on your Campbell medical option as outlined in the table below. Any reimbursement will be refunded to the credit or debit card you paid with originally.

Amwell Telehealth	CDHP + HSA	70/30	80/20
You Pay Up Front	100% (can use HSA debit card)	100% (do not use FSA debit card)	100% (do not use FSA debit card)
Amwell Submits Claim	Yes	Yes	Yes
You Get Back	100% after deductible	70%	80%

WHAT YOU NEED TO KNOW

OPTIONS THAT MEET YOUR NEEDS

Your 2020 Medical Options

How the Options Compare

	CDHP + HSA		70/30		80/20	
	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹
EMPLOYEE ONLY						
Deductible²	\$2,000	\$5,000	\$1,000	\$3,000	\$500	\$1,000
Company HSA Contribution³	\$500		Not Applicable		Not Applicable	
Your HSA Contribution⁴	Up to \$3,050 (\$3,550 IRS limit minus Company contribution)					
Out-of-Pocket Maximum²	\$6,550	\$13,100	\$4,000	\$11,000	\$2,000	\$4,000
EMPLOYEE + SPOUSE, EMPLOYEE + CHILD(REN) OR FAMILY						
Deductible²	\$4,000 with individual limit of \$2,800	\$10,000 with individual limit of \$5,000	\$2,000	\$6,000	\$1,000	\$2,000
Company HSA Contribution³	\$1,000		Not Applicable		Not Applicable	
Your HSA Contribution⁴	Up to \$6,100 (\$7,100 IRS limit minus Company contribution)					
Out-of-Pocket Maximum²	\$13,100 with individual limit of \$6,650	\$26,200 with individual limit of \$13,100	\$8,000	\$22,000	\$4,000	\$8,000

¹ Out-of-network benefits are subject to usual and customary (U&C) limits. You are responsible for amounts above U&C limits.

² Covered expenses count toward both the in- and out-of-network deductible and out-of-pocket maximum amounts.

³ If you are hired during the year (on or before December 1), your Company HSA contribution will be prorated based on your date of hire or effective date of coverage.

⁴ Plus you can make a catch-up contribution of up to \$1,000 if you are 55 or older.



How Services Are Covered

WHAT YOU PAY	CDHP + HSA		70/30		80/20	
	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹
MEDICAL						
Preventive Care	\$0	40% after deductible	\$0	40% after deductible	\$0	40% after deductible
Office Visits	30% after deductible	40% after deductible	30% after deductible	40% after deductible	20% after deductible	40% after deductible
Emergency Care	30% after deductible		30% after \$150 copay (waived if admitted)		20% after \$150 copay (waived if admitted)	
Hospital Laboratory X-ray	30% after deductible	40% after deductible	30% after deductible	40% after deductible	20% after deductible	40% after deductible

Understand Your Medical Options?

To learn more about your Campbell medical options — how they work (differently) and the advantages the HSA offers — check out the *Understanding Your Medical Options* (www.campbellplanwizard.com/MedicalOptions) brochure.

WHAT YOU NEED TO KNOW

Prescription Drugs

Prescription drug coverage is included in your medical option and is administered by Express Scripts. The program consists of retail pharmacies for short-term medications and a home delivery program for maintenance medications taken on an ongoing basis. You pay a percentage of the prescription cost (subject to minimum copays), depending on the type of drug you receive.

WHAT YOU PAY	CDHP + HSA	70/30	80/20
PREVENTIVE			
Generic	\$0*	15% with \$10 minimum	15% with \$10 minimum
Brand Formulary	20%*	30% with \$25 minimum	30% with \$25 minimum
NON-PREVENTIVE RETAIL			
Generic	15% after deductible	15% with \$10 minimum	15% with \$10 minimum
Brand Formulary	30% after deductible	30% with \$25 minimum	30% with \$25 minimum
Brand Non-Formulary	40% after deductible	40% with \$50 minimum	40% with \$50 minimum
NON-PREVENTIVE MAIL ORDER			
Generic	15% after deductible	15% with \$20 minimum	15% with \$20 minimum
Brand Formulary	30% after deductible	30% with \$50 minimum	30% with \$50 minimum
Brand Non-Formulary	40% after deductible	40% with \$100 minimum	40% with \$100 minimum
OUT-OF-POCKET MAXIMUM			
Annual Prescription Drug Out-of-Pocket Maximum	Integrated with medical	Separate from medical \$1,500 individual \$3,000 family	Separate from medical \$1,500 individual \$3,000 family

* Applies to preventive retail and mail-order prescriptions.

Understand How Prescription Drugs and Deductibles Work

If you choose the 70/30 or 80/20 option, you pay your share (coinsurance) of the prescription cost or a minimum copay. You don't have to meet the deductible before the plan pays for prescription drugs — it simply does not apply. You also have a separate, lower prescription drug out-of-pocket maximum (OOPM). This means the plan will pay 100 percent of your prescription drug costs once you meet this annual OOPM. However, this also means that your prescription drug costs do not count toward the medical OOPM.

If you choose the CDHP, you will need to meet the medical deductible before the plan shares the cost of prescription drugs with you. However, generic preventive prescription drugs are covered at 100 percent with no deductible. Both medical and prescription drug costs count toward a single OOPM.

Avoid Paying a Penalty

You will pay a penalty if you choose a brand-name drug that has a generic equivalent. You will pay your share of the cost for the brand-name drug PLUS the difference between the generic drug and the brand-name drug. For example, if your share of a brand-name drug is \$40 and the generic is \$10 (a difference of \$30), you would pay \$70.

Use Accredo for Specialty Medications

Some prescription drugs are called “specialty medications” because they have to be stored or handled in special ways and may not be available from regular pharmacies. People take specialty medications for complex, chronic health conditions like multiple sclerosis or rheumatoid arthritis. If you're taking a specialty medication, your prescription must be filled through the Accredo mail-order program, beginning with your first prescription.

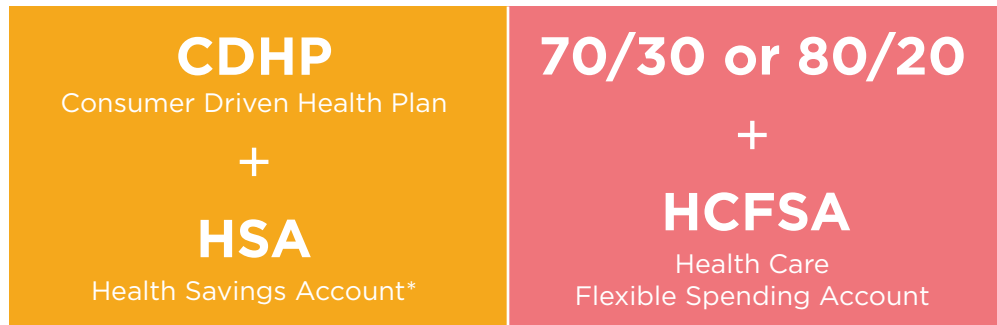
Visit www.express-scripts.com/campbellsoup, click **CDHP with HSA** or **POS**, then **ESI Specialty Drug List** or a list of specialty medications.






WHAT YOU NEED TO KNOW

Health Care Accounts

Pay for Eligible Expenses With Tax-Free Dollars

Why pay taxes on the money you use to pay your share of health care expenses (deductibles, copays and coinsurance)? The IRS allows you to avoid paying taxes on your health care dollars. And that's why Campbell offers you a choice of two health care accounts.



TAX ADVANTAGES	HSA	HCFSAs
Before-tax contributions. Your contributions to the account are made on a before-tax basis. Contributions can be made up to the IRS limit, which the government typically sets once a year.	 Employee Only — \$3,550 Employee + 1 or Family — \$7,100 Age 55 or Over — Additional \$1,000	 \$2,700
Tax-free earnings. All earnings on the money in your account grow tax free.		Not Applicable
Tax-free withdrawals. When you use the money to pay for qualified medical expenses, the withdrawals are tax free.		

DEPENDENT CARE FSA

The Dependent Care FSA allows you to contribute up to \$5,000 (or \$2,500 if married filing separately) each year to pay for eligible dependent care or eldercare expenses. However, funds do not roll over from year to year and are not portable, so if you don't use your contributions, you will lose them.

Note: Highly compensated employees have a lower contribution limit.

* Under federal law, the Patriot Act requires all financial institutions to obtain, verify and record information that identifies each person who opens an HSA. This means that we will ask for your name, street address, date of birth and other information that will allow us to identify you.

How the Health Care Accounts Work

	HEALTH SAVINGS ACCOUNT (HSA)	HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFSFA)
Who Can Participate?	You, but only if you choose the CDHP .	You, but only if you choose the 70/30 or 80/20 option.
Who Can Contribute?	You and Campbell.	Only you.
How Much Can I Contribute?	Up to \$3,050 if you have employee-only coverage. Up to \$6,100 if you cover one or more dependents. Employees age 55 or older may contribute an additional \$1,000 .	Up to \$2,700 .
Can I Change My Contributions?	Yes. You can change (increase, decrease, start or stop) your HSA contributions anytime.	It depends. You can change your contributions each year during Annual Enrollment or during the year if you have a qualifying event (see page 18).
Do I Need to Open an Account?	No. However, you must authorize Campbell to open the HSA on your behalf and pass the Patriot Act.*	No. You just need to choose an amount of money to contribute when you enroll.
What Can I Use the Money For?	Eligible health care expenses , including office visits, prescription drugs, dental and vision expenses, for yourself and your tax dependents. You can also use the money on ineligible expenses, but this money will be subject to income tax and/or a tax penalty.	Eligible health care expenses , including office visits, prescription drugs, dental and vision expenses, for yourself and your tax dependents.
How Do I Use the Money?	Pay providers directly with your HSA debit card or checkbook. Or reimburse yourself for expenses paid out of pocket.	Pay providers directly with your FSA debit card , set up auto pay or submit receipts for reimbursement.
When Can I Use the Money?	You can use funds that are currently in your account. You can pay expenses with other money, then reimburse yourself with money from the HSA.	The amount you elect to contribute for the year is available to use right away. You do not have to wait for the funds to be in your account.
Can I Lose the Money?	No. The money in your HSA will roll over from year to year.	Yes. Use it or lose it. You may only be reimbursed for expenses incurred from the date you enroll through December 31 of this year, and you must submit all claims for reimbursement by March 31 of next year. You will lose any money you don't spend.
Can I Take My Money With Me if I Leave Campbell?	Yes. Your HSA belongs to you.	No. Any unused balance will be forfeited.

WHAT YOU NEED TO KNOW

Dental

You can elect dental coverage for yourself and your family. The dental plans are administered by MetLife and both pay for a wide range of services, including orthodontia. You can choose to go to any dentist you want, but you will pay more if you go out-of-network¹.

Review the chart to see which services each dental option covers. Think about putting money in the HSA or Health Care FSA to pay for your share of eligible dental expenses with before-tax dollars.

How the Dental Options Compare

WHAT YOU PAY	STANDARD PLUS		PREMIER PLUS	
	IN-NETWORK	OUT-OF-NETWORK ¹	IN-NETWORK	OUT-OF-NETWORK ¹
Annual Deductible²	\$0	\$50 individual \$150 family	\$0	\$50 individual \$150 family
DENTAL SERVICES				
Preventive Services	\$0	20%	\$0	20%
Basic/Restorative Services	30%	50% after deductible	10%	30% after deductible
Major Services	50%	70% after deductible	40%	60% after deductible
Annual Maximum Benefit³	\$2,000 per covered family member	\$1,500 per covered family member	\$3,000 per covered family member	\$2,500 per covered family member
ORTHODONTIA SERVICES (CHILDREN AND ADULTS)				
Covered Expenses	50%	70% after deductible	50%	70% after deductible
Lifetime Maximum Benefit	\$1,000 per covered family member	\$1,000 per covered family member	\$2,000 per covered family member	\$2,000 per covered family member

¹ Out-of-network benefits are subject to usual and customary (U&C) limits; charges above these limits are your responsibility.

² Both in- and out-of-network expenses count toward meeting the annual deductible.

³ The annual maximum benefit is the most the plan will pay for in- and out-of-network dental services combined.

Explore the Dental Network

You can find an in-network dentist or determine whether your current dentist is in-network.

Visit www.metlife.com, choose **Find a Dentist**, select **PDP Plus** and enter your ZIP code, city or state. You can also search for a specific provider by name.

Vision

You can elect VSP vision coverage for yourself and your family. You can choose to go to any vision care provider you want, but you will pay more if you go out-of-network. To find a network eye care provider, visit www.vsp.com, select **Find a Doctor**, enter your ZIP code and search.

Here's what vision coverage includes:

- **Free eye exams.** If you use an in-network provider, the plan will cover 100 percent of your eye exam once per calendar year.
- **Glasses or contacts each year.** If you use an in-network provider, you'll be reimbursed for the difference between the \$25 copay and the allowance for glasses or contact lenses each year.
- **Additional discounts.** You will receive a special vision card that will entitle you to discounts on lenses, frames and contact lenses from a variety of vision care providers.

PLAN FEATURE Every calendar year	VISION PLAN	
	IN-NETWORK	OUT-OF-NETWORK
Vision Exam	\$0	\$45 allowance
Prescription Glasses ¹	\$25 copay	\$25 copay
Frames	\$150 allowance	\$75 allowance
Lenses — Single Vision	Included in prescription glasses	\$40 allowance
Lenses — Lined Bifocal	Included in prescription glasses	\$60 allowance
Lenses — Trifocal	Included in prescription glasses	\$100 allowance
Lens Enhancements	See VSP vision benefit summary for allowances	See VSP vision benefit summary for allowances
Contacts ¹	\$125 allowance	\$105 allowance
Contacts Lens Exam	Up to \$60 copay ²	Not covered

¹ You have the choice between prescription glasses or contacts once per calendar year.

² The copay will not exceed \$60.

Joining Campbell at Paris or Napoleon?

If you are joining us as an hourly employee at our Paris or Napoleon plant, vision benefits are covered under your medical option. In other words, the vision plan described in this section does not apply to you. Instead, vision exams are covered under your medical option and you will receive an annual eyewear allowance of \$200 per covered member.

WHAT YOU NEED TO KNOW

Income Protection

We know life is full of surprises, and we want to help you be prepared when things don't go according to plan. That's why Campbell provides Short-Term Disability, Basic Long-Term Disability, Basic Life Insurance and Business Travel Accident Insurance at no cost to you. Think you may need more coverage? Campbell offers additional coverage at reasonable rates — the choice to enroll is yours.

Understand what coverage Campbell provides to you. Then take a look at the additional options to decide if they are important for you and your family. Coverage and costs are based on your annual pay, tobacco use, employment status (salaried or hourly), Collective Bargaining Agreement (CBA) and other factors. Learn more on www.myCampbellBenefits.com and see what options are available to you.

What Campbell Provides

Short-Term Disability (STD) Insurance

STD coverage is provided by Campbell at no cost to you and is managed by The Hartford. It pays a portion of your income if you are unable to work due to illness, injury or pregnancy. This plan applies to disabilities that last more than seven days and up to 26 weeks. The percentage of pay you could receive depends on your location, position and how long you have worked for the Company.

Basic Long-Term Disability (LTD) Insurance

The LTD plan provides you with income protection if you are disabled for more than 26 weeks and unable to work as a result of your disability. If The Hartford certifies your disability, you will receive 50 percent of your base pay up to the maximum monthly benefit.

Basic Life Insurance

You automatically receive Basic Life coverage equal to two times your annual base pay (rounded to the nearest \$1,000) up to a maximum of \$2 million at no cost to you. Enrollment is not required, and you do not pay for this coverage. Keep in mind that Basic Life Insurance of more than \$50,000 is considered imputed income by the IRS. (If you are joining Campbell as a Napoleon Hourly Union employee, you will receive Basic Life Insurance of \$25,000.) You can manage your beneficiary designations for this policy online at www.myCampbellBenefits.com.

Business Travel Accident Insurance

This plan will pay a benefit of up to five times your annual earnings, up to a maximum of \$1 million, if you die or are seriously injured as a result of an accident while traveling on Campbell business. You will receive a percentage of this amount based on the injury you sustain. If more than one covered person dies or is injured in a covered accident, the total maximum benefit paid will be \$15 million aggregate if the accident occurs while traveling, including all aircraft accidents. This benefit is at no cost to you.



For the
ones you
love!

What You Can Choose

Voluntary Long-Term Disability (LTD) Insurance

If you purchase Voluntary LTD Insurance, a portion of your income will be paid if you become totally disabled and certified by The Hartford. The Voluntary LTD benefit amount is equal to 15 percent of your base pay up to a maximum monthly benefit. Voluntary LTD benefits are paid in addition to the Basic LTD benefit provided by Campbell. The combined Basic and Voluntary LTD benefit amount is equal to 65 percent of your base pay up to a maximum monthly benefit.

Voluntary Employee Life Insurance

You can elect Voluntary Employee Life Insurance coverage from one to eight times your base pay up to \$2.5 million. This coverage is in addition to Basic Life coverage provided by Campbell.

You'll need to provide evidence of insurability (EOI)* if you:

- Elect coverage equal to more than three times your annual base pay or \$600,000, whichever is less
- Increase your coverage during a subsequent Annual Enrollment or after a qualifying event, except when the increase is due to a salary increase

Spouse/Domestic Partner Life Insurance

You can elect \$10,000 to \$150,000 in life insurance coverage for your eligible spouse or domestic partner. In order to cover your eligible spouse or domestic partner under the plan, you need to register him or her on the Campbell Benefits Center website. If no eligible dependent is on file, you will not see this spouse/domestic partner life insurance plan during enrollment. Also, you'll need to provide EOI* if you:

- Elect coverage of more than \$20,000
- Increase coverage to an amount more than \$20,000 during a subsequent Annual Enrollment or after a qualifying event

Dependent Life Insurance

You can elect \$20,000 in life insurance coverage for your eligible children. In order to cover your eligible children under the plan, you need to register them on the Campbell Benefits Center website. If no eligible dependents are on file, you will not see this dependent life insurance plan option during enrollment.

Voluntary Accidental Death and Dismemberment (AD&D) Insurance

You can purchase Voluntary AD&D Insurance of one to eight times your base pay up to the \$500,000 maximum. (If you are joining as a Napoleon Hourly Union employee, you will receive Basic AD&D at one times your annual pay based on a 40-hour workweek.)

* Evidence of insurability, also known as proof of good health, is an insurance term that means you must confirm your or your dependent's physical fitness in writing, through a questionnaire or a medical examination.

WHAT YOU NEED TO KNOW

Enrollment Resources and Tools

Campbell provides resources to help you and your family manage your health and health care spending. Take time to review and use these tools to help you with your health care planning. Then take a look at the additional resources available anytime throughout the year.

RESOURCES AND TOOLS FOR ENROLLMENT	WHAT IT DOES	HOW TO ACCESS IT
Campbell Benefits Center	The Campbell Benefits Center is staffed by knowledgeable representatives who can help you enroll and answer your benefit questions.	Call 877-725-2255 8 a.m.–8 p.m. ET Monday through Friday
Campbell Benefits Center Website	This is where you enroll online. The site also provides access to all of the resources listed below and more.	Visit www.myCampbellBenefits.com
Health Advocate	Provides free counseling and advocacy to help you select the right medical plan option and navigate health care and insurance-related issues.	Call 866-695-8622 Visit www.HealthAdvocate.com/Campbell
Summaries of Benefits and Coverage (SBCs)	SBCs summarize your health coverage options in a standard format to help you make an informed decision.	Call 877-725-2255 Visit www.myCampbellBenefits.com

What Happens if You Don't Enroll?

You must enroll within 30 days of your date of hire. If you don't enroll, you will receive default coverage.

What is default coverage?

- Medical: Employee Only coverage in the 70/30 POS option
- Dental: Employee Only coverage in the Standard Plus option
- Vision: No coverage
- Flexible Spending Accounts: No coverage
- Company-provided income protection coverage as described on page 14
- Voluntary LTD, Employee Life, Spouse/Domestic Partner Life Insurance, Dependent Life, Voluntary AD&D: No coverage

If you don't enroll, you can only change your benefits during the year if you experience a qualifying event. See *What's a Qualifying Event?* on page 18.

Ready to Make Your Choices?

Once you have reviewed your choices, either enroll or choose to waive coverage within 30 days of your date of hire. Your choices will take effect on your date of hire.

Enroll Online

- **Go online.** Log in to www.myCampbellBenefits.com. You'll need to set up a user ID and password the first time you log on. On the home page, click the **Enroll Now** tile.
- **Enter your dependent information.** Enter the required information about any eligible dependents you want to cover. You may be asked for information about your dependents (birthday and Social Security number (SSN)) or for paperwork to verify disability or domestic partnership.
- **Provide your preferred contact email** so we can send benefits information to you electronically.
- **Consider whether to accept electronic consent** to receive information electronically instead of by mail. You may obtain a paper version of any document, free of charge, by calling the Campbell Benefits Center at **877-725-2255**.
- **Indicate your tobacco user status.**
- **Choose your benefits.** Complete your enrollment within 30 days of your date of hire.
- **Confirm your elections.** Whether or not you enroll, you will receive a confirmation statement in your secure participant mailbox at www.myCampbellBenefits.com after enrollment ends. If something is wrong, contact the Campbell Benefits Center immediately.

Enroll by Phone

- Call **877-725-2255** 8 a.m.-8 p.m. ET, Monday through Friday.
- Select **Option 1**.
- Follow the instructions to select your coverage.



GOOD TO KNOW

Contacts

Here's a list of Campbell benefit providers. You can easily connect to most of these via Single Sign On (SSO) from the home page of www.myCampbellBenefits.com.

PROVIDER	WHAT THEY ADMINISTER	HOW TO REACH THEM
Aetna	Medical	Call 800-847-8982 Visit www.aetna.com
Horizon BlueCross BlueShield	Medical	Call 844-383-2325 Visit www.HorizonBlue.com/Campbell
Express Scripts	Prescription Drugs	Call 800-716-3741 Visit www.Express-Scripts.com
MetLife	Dental	Call 800-942-0854 Visit https://mybenefits.metlife.com
VSP	Vision	Call 800-877-7195 Visit www.vsp.com
Prudential	Life Voluntary AD&D	Call 800-778-3827 Visit www.prudential.com/mybenefits
The Hartford	Disability	Call 866-881-2374 Visit https://abilityadvantage.thehartford.com
Bank of America	Health Savings Account	Call 800-627-2112 Visit https://myhealth.bankofamerica.com
Alight Smart-Choice	Health Care FSA Dependent Care FSA	Call 877-725-2255 Visit www.myCampbellBenefits.com

What's A Qualifying Event?

You can only make changes during the year for these events:

- Birth, adoption or placement for adoption
- Marriage
- Divorce, legal separation or annulment
- Death of a dependent
- Change in employment status for you or your spouse
- You or your spouse gain or lose other group coverage
- A child ceases to be an eligible dependent
- You or your spouse take an unpaid leave of absence under the Family and Medical Leave Act (FMLA)

You must make any changes within 31 days of your qualifying event by contacting the Campbell Benefits Center.

Additional Benefits

Because you are new to the Campbell family of benefits, we want you to be aware of the wide variety of additional benefits available to help you manage your health and financial well-being. Here's a brief look at two programs that offer financial security for the future, as well as an overview of additional health, wellness and work-life benefits. (You'll learn more about the 401(k) Retirement Plan in a separate communication.)

Financial Security

401(k) Retirement Plan

The Campbell Soup Company 401(k) Retirement Plan is designed to help you prepare for retirement.

- You can contribute 1 percent to 50 percent of your pay on a before-tax, Roth after-tax or regular after-tax basis
- Campbell matches 100 percent of what you contribute, up to 4 percent of your applicable pay
- Campbell provides a 3 percent of pay "Retirement Contribution" whether or not you contribute
- You are immediately vested in all contributions and earnings
- All contributions are subject to IRS limits
- You can choose from a wide range of investment options to accommodate your tolerance for risk

You can join immediately if you are regularly scheduled to work 20 or more hours each week. If you are scheduled to work fewer hours or are a temporary employee, you will be eligible to participate after working 1,000 hours or more in an anniversary year. If you don't enroll within 45 days of becoming eligible, you will automatically be enrolled at 4 percent of pay on a before-tax basis with an automatic 1-percent increase to your contribution rate each year. You can change that amount anytime.

Already Contributing to a 401(k) This Year?

If you've already been making 401(k) contributions to your previous employer's 401(k) plan this year, make sure your combined before-tax and Roth after-tax contributions don't exceed the IRS maximum of \$19,500 (or \$26,000 if age 50 or older) for 2020.

Retiree Medical

Your retiree medical options depend on your age and years of service when you leave the Company. If you retire with at least 10 years of vested service and are:

- **Age 55-64**, you will be eligible to participate in one of the Company-sponsored retiree health care options. If you choose to enroll in one of these plans, you will be responsible for the total cost of coverage.
- **Age 65 or older**, you will be eligible for Medicare and have access through Campbell to a private exchange marketplace called Via Benefits. Via Benefits offers select medical, prescription drug, dental and vision plans. (Private exchanges are not associated with the public exchanges developed as the result of the Affordable Care Act.)

GOOD TO KNOW

Additional Benefits at a Glance

RESOURCES ANYTIME	WHAT IT DOES	HOW TO ACCESS IT
HEALTH AND WELLNESS		
Employee Assistance Program (EAP)	Provides free, confidential counseling and online resources to support your mental and emotional health	Call 866-535-SOUP (7687) Visit www.resourcesforliving.com Username and password: Campbell
Quit For Life Smoking Cessation Program	Provides free access to the nation's leading tobacco cessation program	Call 866-QUIT4LIFE (866-784-8454) Visit www.quitnow.net/campbellsoup
Health Advocate	Provides free help with choosing the right medical plan, finding providers, and resolving billing and claim issues	Call 866-695-8622 Visit www.HealthAdvocate.com/Campbell
Amwell Telehealth	Provides convenient, low-cost, 24/7 access to licensed doctors and nurses (via phone, mobile app or online) to treat your minor illnesses and injuries	Call 844-SEE-DOCS (844-733-3627) For support, call 855-818-DOCS (3627) Visit https://campbell.amwell.com Enter service key: CAMPBELL
Commuter Benefits	Enables you to pay for transit passes and parking with before-tax dollars	Visit www.myCampbellBenefits.com
WORK AND LIFE		
Adoption Assistance	Helps with the costs and challenges of adoption	Ask your local HR representative
Campbell Employees Federal Credit Union	Offers a range of financial services through a nonprofit, member-owned credit union	Call 800-257-5354 Visit www.campbellcu.org
MetLife Group Auto and Home Insurance	Offers group rates and discounts through convenient paycheck deductions	Call 800-422-4272 Visit www.metlife.com/mybenefits
Scholarship Program	Recognizes your child's outstanding academic achievement	Call 855-670-4787 or email ContactUs@applyISTS.com Visit https://aim.applyists.net/Campbell to complete an application
Tuition Assistance	Reimburses you for approved coursework at an accredited school	Call 800-537-4180 or email campbellsoup@scholarshipamerica.org for assistance Visit https://tr.scholarshipamerica.org/

Legal Notices

Campbell is required by the government to provide the following legal notices. Please also see your Summary Plan Descriptions (SPDs) for more detailed information. You'll find SPDs on www.myCampbellBenefits.com after clicking the **Learn About Your Benefits** tile on the home page.

Summaries of Benefits and Coverage

The Summaries of Benefits and Coverage (SBCs) summarize important information about your health coverage options in a standard format to help you make an informed decision. Your SBCs for the Campbell medical options are available at www.myCampbellBenefits.com. You can request paper copies by calling the Campbell Benefits Center at **877-725-2255**.

Notices Delivered by Mail

The following important legal notices were mailed to your home address:

- **Automatic Enrollment and Qualified Default Investment Alternative Notice** explains that you may be automatically enrolled in the 401(k) Retirement Plan and how your contributions will automatically be placed in certain investment options.
- **HIPAA Special Enrollment Rights** explains your rights to enroll later if you are declining medical coverage due to having other coverage.
- **Medicaid and CHIP Notice** explains how employees who need help paying their health insurance premiums may get that help through state Medicaid or CHIP programs.
- **Medicare Prescription Drug Notice** explains the prescription drug alternatives when a participant becomes eligible for Medicare.
- **Notice of Continuation Rights Under COBRA** explains COBRA continuation coverage, when it may become available to you and your family and what you need to do to protect your right to get it.
- **Notice of New Health Insurance Marketplace** explains the availability of the new Health Insurance Marketplace. Campbell medical options meet the government's minimum value standard and are affordable for all Campbell employees who are actively at work for the entire year.
- **Notice of Privacy Practices** explains how your health care plans protect your personal medical information.
- **Safe Harbor Contribution Notice** describes your rights and obligations under the 401(k) Retirement Plan's method of meeting federal non-discrimination requirements and the automatic enrollment feature.
- **Wellness Program Disclosure** explains what information will be collected if you participate in Campbell's tobacco cessation program to earn financial incentives and how that information will be used.
- **Women's Health and Cancer Rights Act** summarizes the benefits available under your medical plan if you have had or are going to have a mastectomy.

Summary of Material Modifications

This brochure is a Summary of Material Modifications (SMM) that updates the Summary Plan Description (SPD) for the Campbell Benefits Program. Keep it with your SPD for the most current information about your benefits.



This document contains information regarding Campbell-sponsored benefit plans. Campbell makes every effort to accurately report the coverage, benefits and limitations of these plans. If there is any difference between this publication and the Official Plan Documents, the Plan Documents will govern. For a more detailed description of these plans, please consult the Official Plan Documents. The Plan Documents can be found on the Campbell Benefits Center website. Campbell reserves the right to amend, modify or terminate all or part of its benefit plans at any time. Participation in these plans is not a guarantee of continued employment.

Please note that Campbell places the highest importance on your privacy and the confidentiality of personal information. All personal information that is collected through Campbell-sponsored benefit plans and our benefit partners will be safeguarded and will never be shared, unless it is required or permitted by all applicable laws or with your consent. Your personal information is 100 percent confidential.

Campbell

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