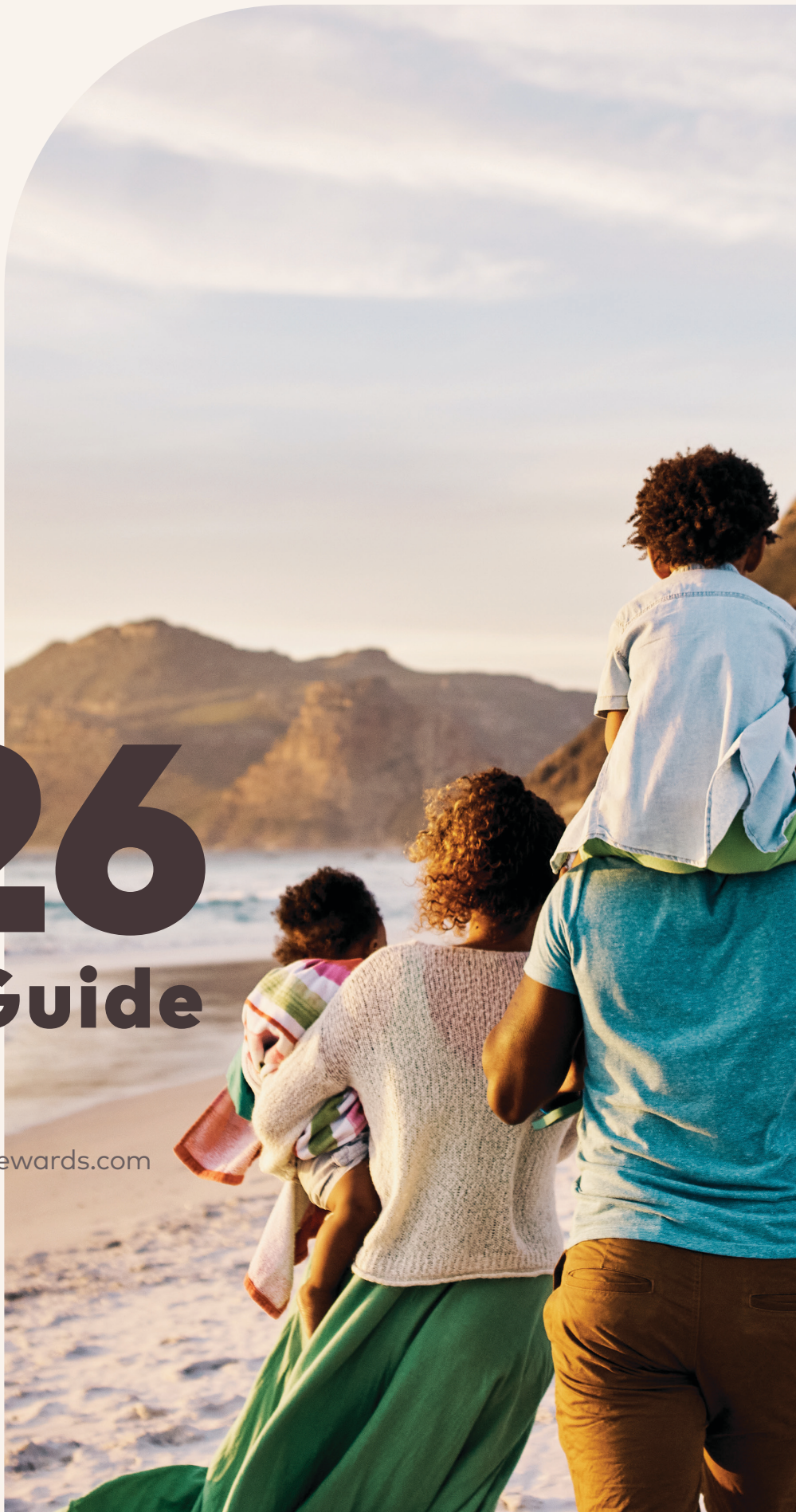


# 2026

## Benefits Guide

**To Enroll:** [myKDPbenefits.com](https://myKDPbenefits.com)

**Benefits Information:** [KDPTotalRewards.com](https://KDPTotalRewards.com)



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In this guide, we use the term "Company" to refer to Keurig Dr Pepper. This guide is intended to describe the eligibility requirements, enrollment procedures and coverage effective dates for the benefits offered by the Company. It is not a legal plan document and does not imply a guarantee of employment or a continuation of benefits. While this guide is a tool to answer most of your questions, full details of the plans are contained in the summary plan description (SPDs), which govern each plan's operation. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will be used.

**Disclaimer:** Keurig Dr Pepper reserves the right to amend, modify, revoke, change, suspend or terminate any one or all plans, programs, policies, benefits or services described in this publication or the underlying plan documents at any time or from time to time, with or without notice. If there are discrepancies between this publication and relevant plan documents, the plan documents will govern.



KDP Team,

Each year, we review and evolve our total rewards package to ensure our benefits remain competitive, flexible and aligned with your needs to support your physical, mental and financial well-being. Our ongoing investment in healthcare benefits helps reduce your out-of-pocket costs, making it easier for you and your family to prioritize your well-being. We're committed to empowering you to take an active role in your health by providing the resources and flexibility to help you thrive.

In recent years, we've made meaningful updates including expanded medical plan options, free virtual physical therapy through Hinge Health and new voluntary insurance coverages for added peace of mind. We're excited to introduce new enhancements to our benefits, one of which includes our parental leave program, designed to better support your family-building journey, and expanded virtual Teladoc services for \$10 under all KDP medical plans.\* These changes reflect our commitment to fueling your well-being and creating a workplace where you feel safe, valued and cared for at work and at home.

Enrolling in your 2026 benefits is simple. If you need support, our benefits counselors are available to talk you through your options, and our private, personalized virtual assistant, Emma EnrollPro, can offer cost comparisons and help you model future health scenarios. Additionally, our Care Coordinators will be ready throughout the year to help you find a provider.

**Mary Beth DeNooyer**  
**Chief Human Resources Officer**

## What's New This Year?

We're excited to announce these 2026 plan changes and program enhancements to help support your health and well-being goals:

- **New Prescription Benefit Administrator:** Prescription drug costs are seeing double-digit increases, which directly impact your out-of-pocket costs. That's why we've partnered with Rightway, which offers a more modern experience with cost-saving opportunities. You will have access to a user-friendly app allowing you to easily manage your prescriptions and connect directly with pharmacy support.
- **Expanded Telemedicine:** Our telemedicine coverage is growing to include Virtual Primary Care via Teladoc. Now you can handle regular check-ups and non-emergency appointments from the convenience of your home!
- **Increased Parental Leave:** Paid Parental Leave will increase from four weeks to six weeks, giving you more time to bond with your newest family addition.
- **Save on Surgery with Carrum:** Carrum offers a simpler way to access high-quality care for planned medical procedures. Their personalized concierge support connects you to providers for things like joint replacements, spine surgery and more. Best of all, you pay nothing out of pocket for covered procedures if you're enrolled in a PPO plan (HSA plans must meet the plans' minimum deductible).
- **Maven for Menopause and Mid-life Support:** We have added a new tool to help support you and your spouse or domestic partner with our new virtual menopause and mid-life support through Maven.
- **New Discount Partner:** You work hard for your money, and you can now save more with our new discount partner, Passport. Take advantage of team member discounts for everyday purchases, travel and fun itinerary adds!

Companies across the U.S. continue adjusting to the challenges that inflation has brought to the healthcare landscape. Since KDP shares in the cost of our benefits with our team members, you will see varying costs by medical plan, with the Basic plan increasing less than \$1.50 a week. Taking advantage of preventive care (which is 100% covered with in-network providers), participating in our wellness program and using Teladoc for virtual medical visits can help you budget your expenses for the year ahead. We also continue to offer support with our cost-saving and financial resources, including up to 6% 401(k) company contributions. We continue to work to provide plans and programs that meet your needs and hope that as you review your options, you'll find benefits that best support you and your family in 2026.

\*Does not apply to Kaiser coverages.

# How to Enroll

Scan here to access  
[myKDPbenefits.com](https://myKDPbenefits.com)



This is your opportunity to review your benefits coverage and beneficiaries for 2026! Existing coverage will roll over if you do not take action. **Spending account elections do not roll over – you will need to re-elect for 2026 per IRS regulations.**

## Before Enrolling You Should:

- Check Workday to confirm your personal details and phone number are up to date
- Compare plan options and costs to evaluate your current needs
- Explore new programs like Maven, Carrum and Passport
- Review your in-person and virtual care options to prepare for the future

## How to Register for Okta

Okta access is required to enroll in benefits and review plan information on [KDPTotalRewards.com](https://KDPTotalRewards.com) and [myKDPbenefits.com](https://myKDPbenefits.com).

- Go to [kdrp.okta.com](https://kdrp.okta.com) and log in using your KDP username (formerly user ID or GSN) and password.

If you have questions or experience any other issues registering for Okta, please contact the IT Service Desk at **877-377-8724** or **972-673-7700**.

## Two Ways to Choose Your Benefits

### Option 1: Go Online

Visit [myKDPbenefits.com](https://myKDPbenefits.com) from your web browser and click Active Employee Login.

**Need help with Okta?** Call KDP IT at **877-377-8724** for assistance.

### Option 2: Call for Support

Call **844-427-5550** to chat with the KDP Benefits Center for questions and enrollment support. In your one-on-one conversation, the counselor can:

- Help you understand the plans.
- Help you compare costs.
- Help you enroll.

Visit [myKDPbenefits.com](https://myKDPbenefits.com) or call **844-427-5550** to get started Monday – Friday, 7 a.m. to 7 p.m. CT.



# Eligibility and Enrollment

This guide describes the benefits available for Keurig Dr Pepper's non-union team members. If you are a team member covered by a Collective Bargaining Agreement, please refer to the guide for your union group.

## Eligibility

If you are a full-time team member who is regularly scheduled to work 30 hours or more per week and not covered by a Collective Bargaining Agreement, you are eligible to participate in medical, dental, vision, life and disability plans and additional benefits upon date of hire.

If both you and your Spouse/Domestic Partner work at KDP, you must each enroll separately. You cannot enroll each other. Children may only be enrolled under one parent, not both.

## When Can I Enroll?

As a New Hire — 30 days to elect benefits coverage.

With a qualifying life event — 30 days from a qualifying life event to elect or make changes to your benefits coverage.

During Annual Enrollment — Annual Enrollment for 2026 benefits coverage is November 3 – 17, 2025. This is your opportunity to review your benefits coverage and beneficiaries for 2026. **Your existing coverage will roll over to 2026 unless you make new elections at [myKDPbenefits.com](https://myKDPbenefits.com).**

**The exception is for spending account elections, such as the Health Savings Account, Health Care Flexible Spending Account and Dependent Care Flexible Spending Account elections, which must be re-elected each year per IRS regulations.**

## Dependents

Dependents eligible for coverage include:

- Your legal Spouse/Domestic Partner.
- Children up to age 26, regardless of student or marital status.
- Unmarried disabled dependent children of any age (you will be required to provide proof of disability).

All **NEW** dependents enrolled will require proof of eligibility (e.g., birth certificates, marriage certificates, legal records and Domestic Partner affidavits, if applicable). Submit these documents online at [myKDPbenefits.com](https://myKDPbenefits.com) within 30 days of enrolling.

## Working Spouse Surcharge

If you cover your Spouse/Domestic Partner who is eligible for medical coverage under another employer's plan, you will pay a \$50 bi-weekly surcharge.

**Note:** KDP reserves the right to verify if your Spouse/Domestic Partner is provided coverage elsewhere. Misrepresenting whether your Spouse/Domestic Partner has access to medical coverage may result in disciplinary action and coverage implications.

## What Are Qualifying Life Events?

You can only change your benefits and covered dependents after enrollment if you have a qualifying life event, such as birth, adoption or marriage. Changes must be made at [myKDPbenefits.com](https://myKDPbenefits.com) within 30 days of the event.

## Imputed Income


Under IRS rules, the cost of benefits that KDP provides to your Domestic Partner is additional taxable income imputed to you. This applies to medical, dental and vision benefits. For more information on imputed income, please refer to the myHR portal or reach out to your tax advisor.

Contact the KDP Benefits Center at [myKDPbenefits.com](https://myKDPbenefits.com) or **844-427-5550** for complete details.

# KDPTotalRewards.com

**KDPTotalRewards.com** is Keurig Dr Pepper’s central site for team member benefits and well-being. Explore all that’s available to you — from resources and tools to help you make informed choices to year-round support for your health and financial wellness.

## What You Can Do on KDPTotalRewards.com:




**Explore Benefits**

Learn about medical, dental, vision, life, disability and voluntary benefits.



**Compare Plans**

Access tools to compare medical plan options, costs and coverage details.




**Access Wellness Resources**

Find information on wellness programs like Personify Health, Headspace and Teladoc.




**Review Financial Tools**

Learn about 401(k) plans, HSA/ FSA options and financial wellness resources.



**Find Lifestyle Perks**

Discover team member discounts, tuition reimbursement, pet insurance and more.



**Stay Informed**

View a calendar of events, vendor contact lists and legal notices.



### When should I use KDPTotalRewards.com?

- **Before Enrollment:** To research and compare benefits options.
- **During Enrollment:** To confirm plan choices and understand costs.
- **After Enrollment:** To access ongoing support, wellness tools and benefits updates.
- **Year Round:** For ongoing support for moments that matter.

**Need help?** Visit [KDPTotalRewards.com](https://kdptotalrewards.com) to find links to support services like the KDP Benefits Center, Quantum Health Care Coordinators, vendor contact information, plan summary documents and more.

# Medical Benefits



KDP is proud to offer a range of options to support your health and well-being. Medical coverage is provided through Blue Cross Blue Shield (BCBS) and covers services like doctors' visits, hospital stays and free in-network preventive care. If you live in California, you also have a Kaiser plan option ([page 15](#)).

## How to Find a Provider

As a BCBS member, you will have access to providers in a network that is specific to your region.

Call the Care Coordinators at **888-983-8288** or visit [bcbstx.com/kdp](http://bcbstx.com/kdp) to confirm that your provider is in the BCBS network or find an in-network provider.

Please visit [KDPTotalRewards.com](http://KDPTotalRewards.com) for complete details.

## Our Plans Are Self-Insured

KDP's medical plans are self-insured, helping keep costs down by cutting out the insurance carrier's profits. In a traditional insurance plan, an insurance carrier pays for all claims, and their profits are built into the employer and team member's premiums. In our self-insured medical plans, KDP pays for claims made by team members. KDP and team members share the cost of healthcare, so it's important to educate ourselves when it comes to utilizing it. Make the most of your healthcare dollars by practicing prevention, managing costs and taking good care of yourself.

Compare your medical plan options at [KDPTotalRewards.com](http://KDPTotalRewards.com). For more details about your options, including out-of-network coverage, access the Summary of Benefits and Coverage (SBC) for each option at [KDPTotalRewards.com/documents-and-notice/](http://KDPTotalRewards.com/documents-and-notice/).

	HDHP Basic	HDHP Core	PPO Standard	PPO Enhanced
	In-Network	In-Network	In-Network	In-Network
<b>Calendar Year Deductible</b>				
Individual	\$3,000	\$2,000	\$1,500	\$1,000
Individual in a Family	\$3,400	\$3,400	\$1,500	\$1,000
Family	\$6,000	\$3,800	\$3,000	\$2,000
<b>Calendar Year Out-of-Pocket Maximum (Maximum Includes Deductible)</b>				
Individual	\$6,000	\$3,500	\$3,000	\$2,000
Individual in a Family	\$8,700	\$6,650	\$3,000	\$2,000
Family	\$12,000	\$7,000	\$6,000	\$4,000
<b>Spending Account Eligibility</b>				
HSA Eligible?	Yes	Yes	No	No
FSA Eligible?	No	No	Yes	Yes
<b>Coinsurance (What You Pay)</b>				
Preventive Care	\$0	\$0	\$0	\$0
Teladoc Virtual Preventive Care	\$0	\$0	\$0	\$0
Primary Care	30%*	20%*	\$25	\$25
Teladoc Virtual Ongoing Primary Care	\$10	\$10	\$10	\$10
Specialist Services	30%*	20%*	\$40	\$40
Diagnostic Care	30%*	20%*	20%*	20%*
Mental Health — Inpatient/Outpatient	30%*	20%*	20%*	20%*
Hospital Services	30%*	20%*	20%*	20%*
Teladoc Urgent 24/7 Virtual Care	\$10	\$10	\$10	\$10
Urgent Care	30%*	20%*	\$40	\$40
Emergency Room	30%*	20%*	\$300	\$300

All covered services are subject to medical necessity as determined by the plan. Please note that all out-of-network services are subject to Reasonable and Customary (R&C) limitations.

\*After deductible; applies towards out-of-pocket maximums.

# Medical Programs

If you enroll in a KDP BCBS medical plan, you get access to a wide range of programs to help you, and your family, meet your unique health goals.

## New! Surgery Support

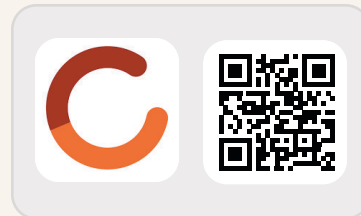
We're excited to share a valuable benefit available to you and your family, Carrum Health. Carrum connects you with nationally recognized Centers of Excellence top surgeons and specialists in the country.

A Carrum Care Specialist will guide you through every step of the way. Get support with scheduling appointments, transferring medical records and answering your questions for procedures.

Take advantage of top-tier care at no cost! You pay nothing out of pocket for covered surgeries like joint replacements, spine surgery and other non-emergent surgeries (except for HDHP plans, which must first meet the plans' minimum deductibles). Carrum works with only the top doctors, specialists and recovery centers in the country who:

- Have excellent results and strong support teams
- Focus on care that will help you recover faster
- Keep up with the latest research
- Have excellent patient reviews

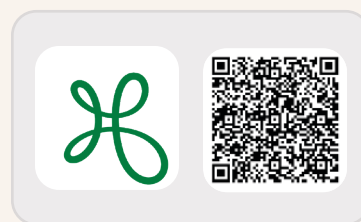
Signing up is quick and helps you stay up to date before you need care. Starting in January, visit [carrum.me/kdp](https://carrum.me/kdp) or call **888-855-7806**.



HDHP Basic	HDHP Core	PPO Standard	PPO Enhanced
Must meet deductible, then covered at 100%	Must meet deductible, then covered at 100%	\$0	\$0

## Virtual Physical Therapy

We partner with Hinge Health to offer virtual care for back and joint pain from the comfort of your home and on your schedule. Hinge Health is available **at no cost to you** and eligible family members. It also supports women with pelvic disorders at all stages of life, including pregnancy, postpartum and menopause. Visit [hinge.health/kdp](https://hinge.health/kdp) for more details.



## New! Menopause and Mid-Life Support

We're excited to bring on a new level of care through Maven's virtual menopause and mid-life support program. Enter the next chapter with confidence knowing Maven offers support and guidance at no cost to you and your medical-enrolled Spouse/Domestic Partner. Take advantage of:

- Health support for both men and women in mid-life
- 24/7 personalized support from dedicated Care Advocates
- Convenient virtual appointments that fit your schedule
- On-demand educational tools from field experts
- Resources for managing symptoms and understanding treatment options
- Mental health tools and prescription support



Scan the QR code, go to [mavenclinic.com/join/takecare](https://mavenclinic.com/join/takecare) or download the Maven Clinic app to get started beginning January 1.

# Medical Programs



## Virtual 24/7 (Urgent) Care

Teladoc offers on-demand access to board-certified doctors through online video, telephone or secure email. General health issues can be addressed at home or on the go. Use Teladoc for non-emergency care after hours, when your primary care doctor is unavailable, if you need prescriptions or refills or if you're traveling for medical conditions like:

- Cold and flu, allergies, bronchitis
- Bladder infection/urinary tract infection
- Respiratory and sinus infections
- Pink eye
- Sore throat

Get started today! Download the Teladoc app to set up your account before you need it and to see the full list of covered services. Visit [Teladoc.com](https://www.teladoc.com) for more details.



## New! Virtual Primary Care

Beginning in 2026, you have access to Primary Care through Teladoc. You can access providers and routine services through the Teladoc app. You can get lab work, referrals and vaccinations just like at any other doctor's office.

Your primary care provider and care team will work together to create your personalized care plan after your initial visit and offer support with:

- Access to a dedicated primary care provider of your choice who coordinates all aspects of your health
- Regular check-ups, preventive screenings, one-time health needs and personalized health plans
- Access to a dedicated care team
- Scheduling that works with your availability

Bonus! An annual wellness appointment through virtual primary care counts towards the KDP Wellness Program. Teladoc providers can complete the provided Physician Form for wellness program credit. You can then upload the form to your care team for completion. See [page 18](#) for more details.

## Teladoc Member Cost Share

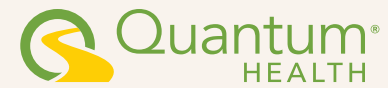
Take advantage of low-cost virtual care options under the HDHP Basic, HDHP Core, PPO Standard and PPO Enhanced plans.

HDHP Basic	HDHP Core	PPO Standard	PPO Enhanced
Preventive Care - \$0			
24/7 Urgent Care - \$10			
Primary Care - \$10			
Dermatology - \$10			

### Did you know?

Teladoc can even connect you with dermatologists and mental health providers! Download the app to connect with dermatologists that diagnose and treat thousands of skin conditions. Or reach out to find a licensed mental health specialist to talk things through.





# Care Coordinators

## Your One Place to Go for Personalized Healthcare Assistance

If you need help with any aspect of KDP's health plans, Quantum can help!

When navigating healthcare, it can be hard to know where to start. Quantum Health is your one place to turn when you need assistance. The Care Coordinators are a dedicated team of specialists who can help you get the answers you need at the right time. You will receive personalized assistance and guidance at no cost to you. Contact your dedicated support team via phone at **888-983-8288** or online chat at **KDPHealthPlan.com** or the app. Quantum Health can help with:

<b>Finding in-network providers and ordering replacement ID cards</b>	<b>Helping you manage chronic conditions such as heart disease or diabetes</b>	<b>Talking about your diagnosis or treatment plans</b>	<b>Answering claims, complex medical billing and benefits questions</b>	<b>Ensuring you receive high-quality, safe and cost-effective care and more</b>

**Download the app!**

Scan here to connect to the new Quantum Health app.

*"My Personal Care Guide nurse Wendy is absolutely amazing. She is very compassionate and knowledgeable, she has been a huge support system for helping me manage my healthcare journey, simplifying the process tremendously." – KDP Team Member*

## Find the Right Care for the Right Price

**1. Find in-network providers:**

- By calling Quantum Health Care Coordinators
- Online at [bcbstx.com/kdp](http://bcbstx.com/kdp)

**2. Compare services and facility fees through Quantum Health or [KDPHealthPlan.com](http://KDPHealthPlan.com)**

**3. Take advantage of \$0 preventive care and Teladoc services**

**4. Search for the lowest-cost medication at [joinrightway.com/rx](http://joinrightway.com/rx)**

Preventive Care	Teladoc Virtual Care*	Doctor's Office	Urgent Care	Emergency Room
<b>FREE</b>	<b>\$</b>	<b>\$\$</b>	<b>\$\$\$</b>	<b>\$\$\$\$</b>
Wait and hours vary by location and contact method  Best for routine check-ups and chronic condition management	Shortest wait time  Available 24/7  Can help with minor issues and Rx refills  *For Primary Care and 24/7 Non-Emergent Teladoc Virtual Services	Short wait time  Available during normal business hours  A familiar face for primary and specialist care for your unique needs	30+ min. wait time  Available after-hours and on weekends  For immediate medical attention for non-emergency concerns	Longest wait time  Available 24/7  For true medical emergencies that are life-threatening

# Prescription Benefits



Beginning in 2026, our Prescription Drug Program will be coordinated through Rightway, offering a new experience when it comes to medications. The change provides a state-of-the-art app, 24/7 access to lowest-cost medication comparison tools, patient support and so much more. Read more about the new enhancements and support on [page 12](#).

You will receive one combined ID card for both medical and prescription coverage. Visit [joinrightway.com/rx](https://joinrightway.com/rx) to view the Prescription Drug Lookup tool through Rightway or find an in-network pharmacy.

## Prescription Drug Benefits Summary

The Rightway network includes most major and independent pharmacies.

	HDHP Basic	HDHP Core	PPO Standard	PPO Enhanced
	In-Network	In-Network	In-Network	In-Network
<b>Retail Rx (30-day Supply) — What You Pay</b>				
Generic	30% up to \$75*	20% up to \$75*	\$10	\$10
Preferred	30% up to \$150*	20% up to \$150*	\$40	\$40
Non-preferred	30% up to \$300*	20% up to \$300*	20% up to \$300	20% up to \$300
Specialty Drugs	30%*	20%*	20% up to \$300	20% up to \$300
<b>Mail Order Rx (90-day Supply) or Retail at any in-network pharmacy (90-day Supply) — What You Pay</b>				
Generic	30% up to \$75*	20% up to \$75*	\$20	\$20
Preferred	30% up to \$150*	20% up to \$150*	\$80	\$80
Non-preferred	30% up to \$300*	20% up to \$300*	20% up to \$300	20% up to \$300

\*After deductible; applies towards out-of-pocket maximums.

## Maintenance Medications

Rightway allows maintenance medications to be filled at any in-network pharmacy or via Walgreens Mail Order. Contact Walgreens Mail Service at **888-273-6100** or visit [WalgreensMailService.com](https://WalgreensMailService.com) for assistance with registering.

## Specialty Medications

Rightway requires prescriptions for specialty medications to be filled at a preferred network specialty pharmacy. Walgreens Specialty Pharmacy is the primary preferred pharmacy for most medications; however, certain medications require other specialty pharmacies for fulfillment. Contact Rightway for assistance filling your specialty medication.

Be on the lookout for **your new Medical/Rx ID card arriving** in homes by late December.

## Medications with Special Requirements

Some prescriptions need extra steps before your plan will cover them. These may include:

**Prior Authorization:** Your doctor must get approval from Rightway to confirm the medication fits your plan's guidelines.

**Step Therapy:** You may need to try a lower-cost drug first. If it doesn't work for your condition, your doctor can request approval for a different medication.

**Quantity Limits:** There may be limits on how much of a medication you can get in a 30- or 90-day period. If you need more, your doctor can ask for an exception.

**Lifestyle Management Program:** GLP-1 medications for weight loss require member engagement to be eligible for medication approval.

If your prescription needs one of these steps, Rightway will let your doctor know.

# Rightway



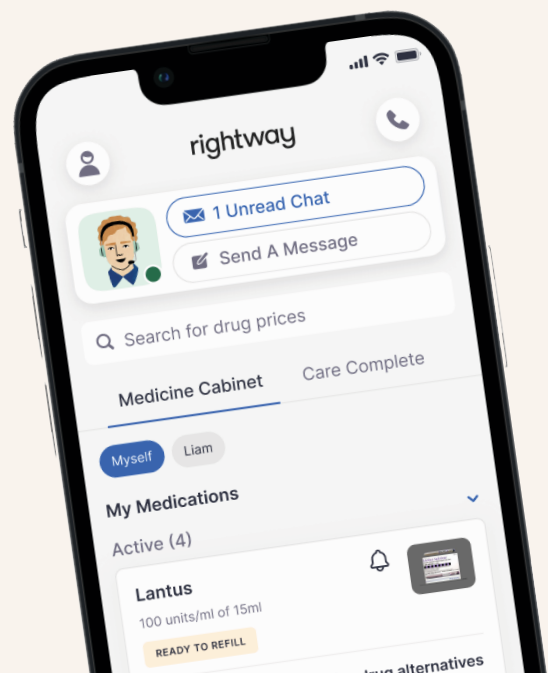
Experience smarter, simpler prescription support with Rightway's dedicated team of clinical pharmacists who help you find the most effective and affordable medications. Whether you're starting a new prescription or managing a chronic condition, you'll have expert guidance every step of the way.

Rightway offers a simple-to-use app and dedicated team for 24/7 support with real people to answer any questions, explain your coverage and find ways to lower your out-of-pocket costs.

## Rightway can help you save on prescriptions!

The Rightway app makes it easy to compare drug costs and make informed decisions. Simply download the app, log in and enter your medication details to view prices at local and mail-order pharmacies. Their team of licensed pharmacists is here to handle all the research and coordination it takes to get your medication at a competitive price. Through the app, you can expect Rightway to:

- Explain your coverage and how much your medication will cost.
- Transfer your prescription to a different pharmacy with lower prices.
- Find copay assistance programs and other ways to save money.
- Switch you to a cost-effective generic or biosimilar drug when appropriate.
- Coordinate prior authorizations and set up mail-order prescriptions.



Contact the Rightway team if you have questions about your pharmacy benefits, such as medication costs or what pharmacies are in network.

For more information and support, email [rwrx@rightwayhealthcare.com](mailto:rwrx@rightwayhealthcare.com), visit [joinrightway.com/rx](https://joinrightway.com/rx) or call 833-502-7068.

Remember to use your new ID card when picking up prescriptions after January 1.

# Which Plan Is Best for You?

All four KDP medical plans feature the same wide network of providers, coverage for office visits, mental healthcare and prescription drug access, plus free preventive care. But they differ in how you pay for coverage and services, so you can choose what's right for you. When choosing a plan, you should consider any medical needs you foresee for the upcoming year, your overall health and any medications you currently take.



## Enrolling Just Got Easier!

Take the quick benefits assessment to get matched with personalized plan recommendations. As your 24/7 personal benefits assistant, Emma EnrollPro can assist with guided walkthroughs, detailed FAQs, a user-friendly benefits calculator and more. Get started at [myKDPbenefits.com](https://myKDPbenefits.com).

### HDHP Basic

- Higher deductible and out-of-pocket maximum
- Lower premium
- Opportunity to use a Health Savings Account (HSA) for out-of-pocket costs
- Eligible for KDP HSA seed contribution

### HDHP Core

- Lower deductible and out-of-pocket maximum
- Higher premium
- Opportunity to use a Health Savings Account (HSA) for out-of-pocket costs
- Eligible for KDP HSA seed contribution and match

### PPO Standard

- Higher deductible and out-of-pocket maximum
- Lower premium
- Fixed copays
- Opportunity to use a Flexible Spending Account (FSA) for out-of-pocket costs

### PPO Enhanced

- Lower deductible and out-of-pocket maximum
- Higher premium
- Fixed copays
- Opportunity to use a Flexible Spending Account (FSA) for out-of-pocket costs

## HSA VS. FSA

Both accounts can be used to cover out-of-pocket medical, dental and vision expenses. The account you're eligible for depends on your medical coverage. To learn more about HSAs and FSAs, visit [KDPTotalRewards.com](https://KDPTotalRewards.com).

	Health Savings Account		Health Care Flexible Spending Account	
	HDHP Basic	HDHP Core	PPO Standard	PPO Enhanced
<b>Who owns the account?</b>	YOU own the account forever, even if you change jobs.		KDP. Lose access to the account if you leave, unless you elect to continue coverage through COBRA.	
<b>What are the contribution limits for 2026?</b>	Employee Only: \$4,400 Families: \$8,750 55+ Catch-up: \$1,000		Employee Only: \$3,200  (Limit may change as the IRS announces updates.)	
<b>Use It or Lose It Rule</b>	HSA funds roll over from year to year.		Unused funds are forfeited at year's end. KDP allows claims to be submitted until March 31 of the following year.	
<b>Does KDP contribute on my behalf?</b>	Yes, \$500/\$1,000 (Employee only/All other coverage tiers)	Yes, \$500/\$1,000 (Employee only/All other coverage tiers), plus a match of up to \$500/\$1,000	No. An FSA is employee-funded only.	

**Note:** HSA funds that are not used exclusively to pay for qualified medical expenses for you, your spouse or your eligible tax dependents are subject to income taxes and an additional 20% IRS penalty, except in the case of distributions made after your death, disability or reaching age 65. Please consult your tax advisor for complete details.

# Medical and Prescription Premiums

Premiums for medical/prescription coverage are deducted from your paycheck on a pre-tax basis.\* Your level of coverage determines your premiums, which are based on your eligible earnings.\*\*

	HDHP Basic			HDHP Core		
<b>Bi-weekly Premiums**</b>						
<b>Eligible Earnings***</b>	<b>\$0 – \$49,999</b>	<b>\$50,000 – \$89,999</b>	<b>\$90,000+</b>	<b>\$0 – \$49,999</b>	<b>\$50,000 – \$89,999</b>	<b>\$90,000+</b>
Employee Only	\$9.42	\$18.83	\$34.23	\$15.40	\$30.80	\$55.99
Employee + Spouse/ Domestic Partner*	\$34.23	\$68.46	\$94.14	\$55.99	\$111.99	\$153.99
Employee + Children	\$18.83	\$42.79	\$72.75	\$30.80	\$70.00	\$118.99
Employee + Family*	\$51.35	\$94.13	\$141.20	\$84.00	\$153.98	\$230.98

	PPO Standard			PPO Enhanced		
<b>Bi-weekly Premiums**</b>						
<b>Eligible Earnings***</b>	<b>\$0 – \$49,999</b>	<b>\$50,000 – \$89,999</b>	<b>\$90,000+</b>	<b>\$0 – \$49,999</b>	<b>\$50,000 – \$89,999</b>	<b>\$90,000+</b>
Employee Only	\$22.77	\$38.92	\$65.33	\$33.56	\$49.71	\$76.12
Employee + Spouse/ Domestic Partner*	\$75.42	\$134.13	\$178.16	\$98.08	\$156.79	\$200.82
Employee + Children	\$43.36	\$84.45	\$135.83	\$64.27	\$105.36	\$156.73
Employee + Family*	\$143.98	\$217.35	\$298.08	\$178.79	\$252.17	\$332.90

\*Premiums for Domestic Partner benefits must be paid on an after-tax basis per the Internal Revenue Code.

\*\*The medical premiums listed above assume you and/or your Spouse/Domestic Partner have met the Wellness Credit requirements (\$1,000 for individual and \$2,000 with Spouse/Domestic Partner) and are not incurring the nicotine/tobacco surcharge or the spousal surcharge.

\*\*\*Your eligible earnings are calculated on a 52-week rolling lookback, including commissions but excluding overtime and bonus. If you have worked at KDP for less than a year, go to [KDPTotalRewards.com](https://www.kdptotalrewards.com) for more details on how your earnings are calculated. If your compensation increases and moves you into a higher eligible earnings grouping, your premiums will increase during the year.

Note: Benefit deductions are based on your eligible earnings, current payroll schedule and frequency. Your benefits will not be pro-rated. Therefore, if your effective date falls within the payroll cycle, a full deduction is due.

If your Spouse/Domestic Partner is eligible for coverage through their employer and you choose to add them to your medical coverage, you will pay an additional \$50 every two weeks. See [page 5](#) for details.

All BCBS medical plan participants will receive a new medical/pharmacy ID card via mail for 2026. Contact the Care Coordinators at 888-983-8288 if you need assistance.

# Kaiser Medical Plan (California Only)

If you live in California, you may be eligible for Kaiser Permanente medical benefits. Eligibility is based on your home ZIP code, so you must be a California resident.

For full details, including out-of-network coverage, visit the Summary of Benefits and Coverage (SBC) at [KDPTotalRewards.com/documents-and-notice](https://kdp.com/totalrewards/documents-and-notice).

## NEW for 2026!

Kaiser plans have been enhanced to cover infertility diagnosis and treatment, including in vitro fertilization (IVF).

## Kaiser Permanente Deductible HMO (DHMO)

	North	South
<b>Bi-weekly Premiums*</b>		
Employee Only	\$87.24	\$86.41
Employee + Spouse/Domestic Partner**	\$204.07	\$204.75
Employee + Children	\$174.48	\$172.81
Employee + Family**	\$246.89	\$244.53
<b>In-Network Only</b>		
<b>Calendar Year Deductible</b>		
Individual	\$1,000	
Family	\$2,000	
<b>Calendar Year Out-of-Pocket Maximum (Maximum Includes Deductible)</b>		
Individual	\$3,000	
Family	\$6,000	
<b>Coinsurance (What You Pay)</b>		
Coinsurance (You Pay)	20%***	
Preventive Care (You Pay)	\$0	
Primary Care Visits	\$30 copay	
Specialist Visits	\$40 copay	
Emergency Room	20%***	
Inpatient/Outpatient Hospital	20%***	
<b>Retail Prescriptions (30-day Supply)</b>		
Generic	\$10	
Brand-name	\$30	
Specialty	20% coinsurance	
<b>Mail Order Prescriptions (100-day Supply)</b>		
Generic	\$20	
Brand-name	\$60	

Your eligible earnings are calculated on a 52-week rolling lookback, including commissions but excluding overtime and bonus. If you have worked at KDP for less than a year, go to [KDPTotalRewards.com](https://kdp.com/totalrewards) for more detail on how your earnings are calculated. If your compensation increases and moves you into a higher eligible earnings grouping, your premiums will increase during the year.

Note: Benefit deductions are based on your eligible earnings, current payroll schedule and frequency. Your benefits will not be pro-rated. Therefore, if your effective date falls within the payroll cycle, a full deduction is due.

\*Premiums listed above assume you and/or your Spouse/Domestic Partner have met the Wellness Credit requirements (\$1,000 for individual and \$2,000 with Spouse/Domestic Partner) and are not incurring the nicotine/tobacco surcharge.

\*\*Premiums for Domestic Partner benefits must be paid on an after-tax basis per the Internal Revenue Code.

\*\*\*After deductible.

If your Spouse/Domestic Partner is eligible for coverage through their employer and you choose to add them to a KDP or Kaiser medical plan, you will pay an additional \$50 every two weeks. The Kaiser medical plan is paired with the Health Care Flexible Spending Account. Please refer to [page 13](#) for details.

# Dental Benefits

Don't forget that smile! We offer two dental plans through Northeast Delta Dental to meet your needs with two free cleanings and access to the same services and in-network providers. To find a network dentist, visit [nedelta.com](https://nedelta.com).

	Core	Buy-Up
<b>Bi-weekly Contributions</b>		
Employee Only	\$5.10	\$10.21
Employee + Spouse/Domestic Partner*	\$11.33	\$22.67
Employee + Child(ren)	\$9.65	\$20.41
Employee + Family*	\$15.30	\$31.17
	<b>In-Network</b>	<b>In-Network</b>
<b>Calendar Year Deductible</b>		
Individual	\$50	\$25
Family	\$150	\$75
<b>Calendar Year Maximum</b>		
Per Person	\$1,000	\$2,000
<b>Covered Services (What KDP Pays)</b>		
<b>Preventive Services**</b> Oral Exams, Routine Cleanings, Bitewing X-rays, Fluoride Applications, Sealants, Space Maintainers, Panoramic X-rays, Full Mouth X-rays	100%	100%
<b>Basic Services</b> Fillings, Oral Surgery, Simple Extractions, Complex Extractions, Root Canal Therapy, Periodontics	70%***	80%***
<b>Major Services</b> Denture Adjustments and Repairs, Crowns, Dentures, Bridges	50%***	50%***
<b>Orthodontics</b> Dependent Child(ren) and Adults	50%	50%
<b>Orthodontic Lifetime Maximum</b>	\$1,000	\$2,000

\*Premiums for Domestic Partner benefits must be paid on an after-tax basis per the Internal Revenue Code.

\*\*Frequency limitations and age restrictions may apply.

\*\*\*After deductible.



# Vision Benefits

Even those with perfect eyesight should have their vision checked on a regular basis. KDP offers two vision plan options administered by EyeMed to meet the needs of you and your family.

	Core		Buy-Up	
<b>Bi-weekly Premiums</b>				
Employee Only	\$1.70		\$5.27	
Employee + Spouse/ Domestic Partner*	\$2.45		\$7.58	
Employee + Child(ren)	\$2.90		\$8.96	
Employee + Family*	\$4.60		\$14.26	
	In-Network	Frequency	In-Network	Frequency
Exams	\$20 copay	Once every calendar year	\$0 copay	Once every calendar year
Frames (Retail) For prescription lenses	\$0 copay (\$150 max)	Once every other calendar year	\$0 copay (\$180 max)	Once every calendar year
Lenses Single Vision, Bifocal, Trifocal, Lenticular	\$20 copay	Once every other calendar year	\$0 copay	Once every calendar year
Contacts (Retail) In lieu of spectacle lenses	\$0 copay (\$150 max)	Once every other calendar year	\$0 copay (\$180 max)	Once every calendar year

\*Premiums for Domestic Partner benefits must be paid on an after-tax basis per the Internal Revenue Code.

## Shop Brand-name Frames and Contacts Online!

Your vision coverage comes with the ability to shop and buy frames, contacts and sunglasses online. It's fast, easy and built in to your in-network vision benefits. Choose from hundreds of brand-name frames and contacts, including LensCrafters, Ray-Ban, Oakley and more! Make sure you're registered on [eyemed.com](https://www.eyemed.com) before you start shopping.

### EyeMed's online providers offer the brands members want most

- One of the largest online collections — 15,000+ frame styles
- Insurance benefits applied in cart — no paperwork or claims
- Virtual try-on and Frame Advisor tools
- Easy prescription verification — just snap a pic and send
- Shop online with in-store adjustments
- Free shipping and return

### Did You Know?

Even if you don't wear glasses, a routine eye exam can tell you a lot. The eye is the only place on your body with a clear view of blood vessels. Eye doctors use specialized diagnostic equipment to look inside for signs of serious diseases and health conditions.



Scan here to access  
[KDPTotalRewards.com](https://www.kdptotalrewards.com).



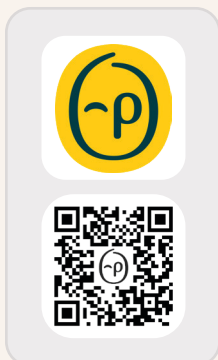
# Wellness Resources

## Fuel Your Well-being with KDP's Wellness Program

KDP's wellness program supports your physical, mental and financial health. With access to Personify Health, you'll find tools, resources and support to help you set goals, build healthy habits and stay on track. As an added bonus, you can earn up to **\$200 each year** by completing healthy activities.

Join today for:

- Daily inspiration and health habit reminders
- Individual and team challenges
- Personalized sleep and nutrition guides
- Wellness credit and rewards cash\*\*



## Tobacco Cessation Program

KDP offers free help to quit tobacco, including support from counselors and nicotine replacement products. If you use tobacco or nicotine, you'll pay an extra \$500 per year for medical coverage. Complete the program by June 30, 2026, to get your surcharges paid back and stop the extra cost for the rest of the year. Call **888-983-8288** or visit [KDPTotalRewards.com](https://www.kdptotalrewards.com) for details.

## Save BIG! Up to \$2,000 with the Wellness Credit Incentive\*\*\*

Team members and Spouses/Domestic Partners enrolled in a KDP or Kaiser medical plan can each earn \$1,000 toward their 2027 KDP medical premiums (up to \$2,000 per family) by completing an annual physical with blood work or a biometric screening at a Quest location between January 1 and August 31, 2026.

**Why it matters:** When we take steps to stay healthy and get preventive care, it lowers the risk of big medical claims. This helps KDP negotiate better insurance rates, keeping healthcare costs more affordable for everyone.

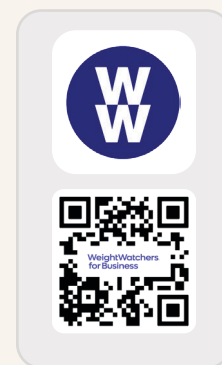
Book your screening at [KDPWellness.com](https://www.kdpwellness.com) (Spouses/Domestic Partners visit [app.personifyhealth.com](https://app.personifyhealth.com)) to earn your credit. For more details, visit [KDPTotalRewards.com](https://www.kdptotalrewards.com).

## WW (Weight Watchers)\*

Team members and their Spouses/Domestic Partners can unlock WW Digital for only \$9.75/month! With WW, you'll lose weight, build lasting habits and feel your best, all through a science-backed program that fits your lifestyle. Enjoy a personalized experience for reaching your goal:

- Snap & track meals with the photo food scanner and recipe analyzer
- Enjoy 150+ NEW ZeroPoint foods for ultimate flexibility
- Get easy macro tracking and personalized insights
- Access 24/7 support from WW coaches & community groups
- More personalized support, more tools, more YOU!

Ready to start your journey? Sign up at [www.com/us/kdp](https://www.com/us/kdp).



\*Available to all U.S. benefits-eligible employees and their Spouses/Domestic Partners.

\*\*Rewards dependent upon member eligibility. Join today by visiting [KDPWellness.com](https://www.kdpwellness.com) or downloading the Personify Health app.  
**Code: KDP.**

\*\*\*Employees hired on or after April 1, 2026, and enrolled in one of our KDP or Kaiser medical plans will automatically earn the Wellness Credit towards their 2026 medical premiums. This also applies to enrolled Spouses/Domestic Partners.

# Mental Health Resources

No matter where you are on your journey, there are times when a little help can go a long way. From checking off daily tasks to working on more complex issues, our wellness program offers a variety of free resources, tools and services to you and your household members. Our mental wellness programs are available to you even if you're not enrolled in a KDP medical plan. Prioritize your mental well-being in 2026 with these offerings.

## Employee Assistance Program (EAP)



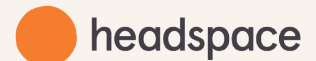
The EAP, through Magellan Health, offers a wide range of confidential resources to help you navigate life's ups and downs — from parenting and relationships to finances and emotional well-being. Whether you're facing a big transition or just need a little extra support, the EAP is here for you.

Take advantage of coaching and online resources in addition to five free counseling sessions to support you and members of your household. Support programs include:

- Well-being coaching for stress, goals and personal growth
- Legal support to help you start a will or get advice
- Financial tools for budgeting and planning
- Parenting and caregiving resources
- Neuroflow digital program for emotional wellness
- Sleep and stress management tips
- Work-life services for relocation, eldercare and more

Explore the full range of tools and services available by visiting [member.magellanhealthcare.com](https://member.magellanhealthcare.com) or calling **800-327-4573** to get started.

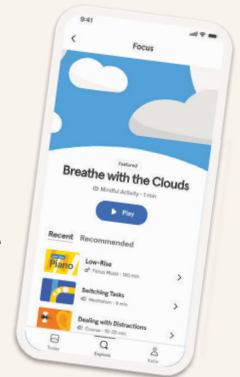
## Headspace Mindfulness Resources



Headspace can help you start and end your days feeling like your best self. Get Headspace for free through Personify Health or register directly using the QR code. Through Headspace, you and five family members will have access to:

- Daily guided meditations for anything from mental resets to restful sleep
- On-demand guides, exercises and tools for holistic well-being
- Progress trackers and reminders to help you stay consistent

Go to [KDPWellness.com](https://KDPWellness.com) > Benefits > Headspace to get started. After you're registered, download the Headspace app or visit [Headspace.com/login](https://Headspace.com/login) to access content.



## BetterHelp Virtual Therapy

BetterHelp, through our EAP, offers five free therapy sessions to you and your household, either virtually through text or video or via phone with a licensed therapist per issue, per year.

Call Magellan Health at **800-327-4573** to schedule a session or access the BetterHelp portal through [member.magellanhealthcare.com](https://member.magellanhealthcare.com) for virtual services.



At KDP, your mental health matters. We're here to support you with resources that help Fuel Your Well-being. For more information and tools, visit [KDPTotalRewards.com](https://KDPTotalRewards.com).

NOTE: Services provided through our program are voluntary and confidential, and utilization of this program is not reported to KDP or maintained in a personnel file. The only exceptions are in the event of a mandatory referral as a condition of employment, if applicable, if you consent to share information or if Magellan is required by applicable law to report a situation to an appropriate person or office, such as in the case of a duty to report child or elder abuse or threats to commit self-harm or harm to others.

# Lifestyle Resources

We offer a variety of additional benefits to support your total well-being. Visit [KDPTotalRewards.com](https://www.kdptotalrewards.com) to learn more about these programs.

## Employee Discounts

KDP team members get a 50% discount on coffee and appliances and 20% discount on accessories, up to \$1,500 per year, with their [Keurig.com](https://www.Keurig.com) account.

## New! Passport

Beginning in 2026, you have a new partner in saving with Passport. This membership gives you access to a great selection of over 2,500 regional and national discounts, in categories including: tickets and attractions, electronics, travel, clothing, pets, home services, fitness, salons and spas, automotive and more!

Visit [KDPdiscounts.com](https://www.KDPdiscounts.com) and register to start shopping January 1!

## Commuter Benefits

As a tax-advantaged offering, commuter benefits can give team members a financial break from commuting via shared and public transportation. This benefit is offered to team members in mandated areas through Optum Financial. To learn about eligibility, visit [myKDPbenefits.com](https://www.myKDPbenefits.com) or contact the KDP Benefits Center at **844-427-5550**.

## Pet Insurance

You can find discounted pet insurance through the Passport discount hub. Pet insurance is health insurance that pays a portion of your pet's medical bills. Find plans that cover illness, emergency visits and more. Visit [KDPdiscounts.com](https://www.KDPdiscounts.com) to get started.

## Tuition Reimbursement

We want to help you pursue higher education and your professional growth. Our Tuition Reimbursement Program offers up to \$5,250 per year for eligible courses.

## Back-Up Child/Eldercare/Pet Care

Bright Horizons takes away the stress with 10 back-up care uses annually!

- In-home care: \$6/hour (four-hour minimum).
- Center-based care: \$15/day per child, or \$25/day per family.
- Pet care: Receive vouchers to help with pet care, boarding, walking and more!

Learn more about how Bright Horizons can help support your family through back-up childcare, tutoring and virtual summer camps by visiting [clients.brighthouse.com/kdp](https://clients.brighthouse.com/kdp) (Employer username: Keurig | Password: backupcare) or calling **877-BH-CARES** (242-2737).

## KDP Dependent Scholarship Program

KDP has established a scholarship program to assist the children of KDP team members who plan to pursue higher education at a two- or four-year college, university or vocational-technical school. Application window opens in April 2026!

## Adoption Assistance

Our adoption assistance benefit provides a maximum benefit of \$30,000 for up to two children adopted at the same time. For a single-child adoption, the maximum benefit is \$15,000.

## Breast Milk Shipping Services

Our partnership with Milk Stork makes it easy to get your breast milk sent home when you're away on business. This Company-paid benefit is available to all nursing mothers who are traveling for KDP business needs.

### GIVE BACK WITH KDP

Our philanthropy and volunteer programs, such as our Employee Relief Fund, volunteer time off and Engage for Good, were designed to support our team members and communities all throughout the year. Visit [KDPTotalRewards.com](https://www.kdptotalrewards.com) to learn more.

# Dependent Care Flexible Spending Account

A Dependent Care Flexible Spending Account (DCFSA) is a pre-tax account administered by Optum Financial to pay for eligible dependent care services, such as childcare for dependents age 12 or younger, or for a spouse or older dependent needing care. **Beginning in 2026, the IRS contribution limit will increase to \$7,500!**

Eligible Expenses	<ul style="list-style-type: none"> <li>• Day care facility fees (excluding transportation, lunches and educational services) and nursery or preschool expenses. An eligible care provider can be any provider you choose.</li> <li>• Local day camp and preschool</li> <li>• Eldercare</li> <li>• In-home babysitting fees (income must be claimed by your care provider)</li> </ul>
Annual Calendar Year Maximum	<ul style="list-style-type: none"> <li>• Single or Married Filing a Joint Return: \$7,500</li> <li>• Married Filing Separately: \$3,750</li> </ul> <p>These limits are set by the IRS. If your spouse also has a Dependent Care FSA through their employer, your combined contributions cannot exceed \$7,500.</p>
When Are Funds Available?	<p>Your deduction will come directly out of each paycheck. You can submit claims up to your year-to-date accumulated amount in your account. You will only be reimbursed based on your accumulated contribution amounts.</p>

**Note:** You can only elect the DCFSA during Annual Enrollment, and changes cannot be made during the year unless you experience a qualifying life event. You have until March 31 to request reimbursement of expenses from the prior year.

**This account is USE IT OR LOSE IT!**  
FSA funds will not roll over into the next year; you'll need to use all your funds by December 31, 2026.

## Eligible dependents include:

- Children 12 years and under
- Children 13 years or older who are physically or mentally incapable of caring for themselves
- Spouse or an elderly parent residing in your home who physically or mentally is unable to care for himself or herself

For more information on DCFSA expenses, visit: <https://www.irs.gov/pub/irs-pdf/p503.pdf>.

Due to federal regulations, expenses for your Domestic Partner and your Domestic Partner's children may not be reimbursed under the FSA programs. Check with your tax advisor to determine if any exceptions apply.

Those considered highly compensated team members (family gross earnings were \$160,000 or more per IRS regulations in the prior year) may have different DCFSA contribution limits. Visit [irs.gov](https://www.irs.gov) for more information.

# Income Protection (Paid by KDP)



KDP has coverage and options to support your financial wellness when illness, injury or other obligations call you away from work.

## Financial Security Benefits

For different stages of your life, we offer coverage to help protect you and your family. The following benefits are provided by KDP at no cost to you.

Benefit	Coverage
<b>Short-Term Disability (STD)</b>	Percentage of your weekly eligible earnings
<b>Long-Term Disability (LTD)</b>	60% of your monthly eligible earnings, up to \$20,000 per month
<b>Basic Life Insurance</b> For Employee	1x annual eligible earnings to a maximum of \$1,200,000 (minimum coverage level of \$40,000)
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b> For Employee	1x annual eligible earnings to a maximum of \$1,200,000 (minimum coverage level of \$40,000)

If your life insurance coverage exceeds \$50,000, you will be charged imputed income through payroll deductions. Imputed income is the dollar value the IRS puts on the amount of life insurance coverage in excess of \$50,000. Annual eligible earnings are calculated on a 52-week rolling lookback, including commissions but excluding overtime and bonus. Monthly and weekly eligible earnings are monthly and weekly averages of the 52-week rolling lookback. If you have worked at KDP for less than a year, go to [KDPTotalRewards.com](https://www.kdptotalrewards.com) for more details on how your earnings are calculated.

## Short-Term Disability (STD)

	Salaried Employees	Hourly Employees
<b>Benefit Begins</b>	Accident: 1st day of absence due to a non-work-related accident Illness: 8th day of absence	
<b>Benefit Duration</b>	Up to 26 weeks (after elimination period)	
<b>Weeks 2-8</b>	You will receive 100% of weekly eligible earnings*	You will receive 80% of weekly eligible earnings*
<b>Weeks 9-26</b>	You will receive 66.67% of weekly eligible earnings*	

## Long-Term Disability (LTD)

If your disability continues after 26 weeks and you are approved by Aflac for LTD benefits, your LTD benefits will begin on the 181st day of the disabling condition\* (and generally continue until your retirement age). This benefit pays you 60% of your monthly earnings, up to \$20,000 per month.

## Increased Benefit! Parental Leave

**We value your feedback, and beginning in 2026, our parental leave policy will increase to six weeks from four, giving you more time to bond with the newest family member.** After the birth or adoption of a child, you are eligible for six weeks of 100% paid parental leave. This is in addition to any approved disability leave for birth mothers. Other leaves include: FMLA, Military and Personal Leave.

**Please note for birth mothers:** Paid parental leave and approved disability do not run concurrently.

\*Pre-existing condition limitation applies to conditions that existed during the three months prior to becoming eligible for the plan. This limitation only applies until you are insured for 12 months.

### REMINDER!

Designate your beneficiaries for Life and AD&D coverage at [myKDPbenefits.com](https://myKDPbenefits.com).

# Voluntary Coverage (Employee Paid)

Each of these valuable voluntary benefits provides an additional layer of protection and peace of mind. Coverages include Voluntary Life and AD&D plans through Aflac and Accident, Critical Illness and Hospital Indemnity insurance plans through UNUM. For more details, visit [KDPTotalRewards.com](https://www.kdptotalrewards.com).

Aflac Benefits and Coverages	
Voluntary Term Life For Employee	1x – 6x annual eligible earnings to a maximum amount of \$2,000,000 (Life Guaranteed Issue is up to \$350,000)
Voluntary Term Life For Spouse/Domestic Partner	Options of \$10,000 or increments of \$25,000 up to \$250,000 (Spouse/Domestic Partner Guaranteed Issue is up to \$50,000)
Voluntary Term Life For Child(ren)	Options of \$5,000, \$10,000, \$15,000
Voluntary AD&D For Employee	Increments of 1x – 7x your annual eligible earnings up to a maximum amount of \$2,000,000
UNUM Benefits and Coverages	
Accident	Lump-sum benefits for a range of accidental injuries, from everyday mishaps to catastrophic events
Critical Illness	Additional financial protection for you and your family in the event of a serious health issue
Hospital Indemnity	Coverage pays cash benefits directly to you if you have a covered stay in a hospital or intensive care unit – including maternity

**Note:** You pay the full cost of voluntary coverage. Premiums for the coverage you elect will be deducted from your paycheck on an after-tax basis.

## Legal Insurance

The UltimateAdvisor legal insurance plan from ARAG offers low-cost access to attorneys for personal legal services. Payments are made conveniently through payroll deductions. It's like having your own attorney on retainer for a lot less.

- Estate planning, wills and trusts
- Real estate matters
- Identity theft defense
- Traffic offenses
- Document review
- Personal and financial legal matters
- Family law
- Domestic partnership agreements
- Gender identifier change
- Hospital visitation authorization
- Funeral directive

Legal Plan Bi-Weekly Premiums	
Employee Only	\$4.55
Family	\$6.05

## Identity Theft Protection

Our Identity Protection just got more secure with the all-new Pro+ Cyber plan. Allstate Identity Protection delivers comprehensive cybersecurity to help protect the whole family. Enroll in a Pro+ Cyber plan to manage your personal data, safeguard your devices and shield your identity. If fraud occurs, Allstate's full-service restoration and expense reimbursement has you covered up to \$2 million (\$1 million for individual plans). Other Pro+ Cyber plan features include:

- Protection for up to 10 devices with the family plan
- Password manager and ad blocker
- High-spend alerts and fraud-resolution centers
- Support for data breaches and missing or stolen devices
- Tri-bureau credit monitoring and annual credit scores


Identity Theft Bi-Weekly Premiums	
Employee Only	\$3.67
Family	\$7.36

# Retirement



Planning for tomorrow starts today. With Fidelity, our 401(k) retirement plan gives you the tools and support to build long-term financial security. Whether you're just getting started or already thinking ahead, contributing now can make a big difference later.

## When You Save More, Keurig Dr Pepper Contributes More!



**Meet Alex**

Start Date: **January 15, 2024**

Age: **33 years old**

Annual Salary: **\$50,000**

**Here's a quick look at the numbers:**

Alex contributes 6% of his pay

KDP matches his contribution

---

More money saved for later

**6% (\$3,000)**

**+6% (\$3,000)**

**= 12% (\$6,000)**

Eligible team members are auto-enrolled at 3% pre-tax upon 60 days of service. Contribution elections may be changed at any time on [NetBenefits.com](https://netbenefits.com).

## Keurig Dr Pepper Matches up to 6%, and You're Immediately Vested!

At KDP, we are committed to helping our team members plan for a financially secure future. Our 401(k) program includes a competitive matching structure and flexible contribution options.

Ways to contribute and save for your retirement:	
<b>Employer Match</b>	Get up to 100% of your eligible earnings contributed as pre-tax, Roth or after-tax contributions, up to 6%, subject to IRS annual limits.
<b>Immediate Vesting</b>	You are 100% vested from day one, meaning the funds belong to you immediately. The employee contribution limit for 2025 is \$23,500. Those age 50+ may contribute an additional \$7,500 in catch-up contributions (limits are subject to change in 2026).
<b>Roth Catch-Up Requirement</b>	Beginning in 2026, if you're age 50 or older and considered a high-income earner (based on your prior year's FICA wages), new IRS rules will require your 401(k) catch-up contributions to be made on a Roth basis — meaning they'll be taxed now, but grow tax-free. Additionally, if you turn age 60 to 63 in 2026, you'll be eligible for a higher catch-up contribution limit of \$11,250.

### Learn More at [NetBenefits.com](https://netbenefits.com)

As always, you can make changes to your contribution percentage and investment elections at any time during the year. The value of your 401(k) can go up and down with the market, so it's best to check in on it from time to time. Visit [NetBenefits.com](https://netbenefits.com) to learn where you're invested, access financial wellness tools and review your beneficiaries.

### Boost Your Financial Wellness

When you're comfortable managing your money, you can spend less time worrying about your finances and more time doing what you love. KDP offers a variety of resources to help you get and stay financially healthy. For more financial wellness resources, visit [KDPTotalRewards.com](https://kdptotalrewards.com).

# Supporting Resources for You

We want to make it simple for you to know where to go when you need help enrolling in your benefits, finding a provider, learning more about our offerings and more. Refer to the chart below to understand where to go for information.

## KDPTotalRewards

[KDPTotalRewards.com](https://kdptotalrewards.com)

Visit our benefits microsite to access:

- Your one-stop shop for benefits and well-being information
- Calendar of in-person and virtual events
- Contact list of all benefits vendors
- From medical plan details to benefits resources and contact information, this website has it all!

## KDP Benefits Center

[myKDPbenefits.com](https://myKDPbenefits.com) | 844-427-5550

Use our KDP Benefits Center when you want to:

- Enroll in your 2026 benefits
- Use the Emma EnrollPro tool to compare plan options
- Learn about your benefits options
- Verify your coverage
- Upload dependent verification documents
- Update your beneficiaries

## Care Coordinators

[KDPHealthPlan.com](https://KDPHealthPlan.com) | 888-983-8288

Reach out for assistance with:

- Replacement ID cards
- Finding in-network providers
- Chronic condition management assistance
- Billing/claims questions
- Nicotine/Tobacco Cessation Program support

## myKDP Portal

[myKDPportal.com](https://myKDPportal.com) for myHR, myIT and Finance Services

Find support through the portal and:

- Use AI-powered search of K-bot to find answers to policy questions
- Use Quicklinks or the My Actions Navigation to directly connect to [KDPTotalRewards.com](https://kdptotalrewards.com) and other benefits support sites
- Open a request with one of the service teams if you are having access or login issues



# Your Next Steps

## Prepare for Enrollment

- Check out [KDPTotalRewards.com](https://www.kdptotalrewards.com) for more information about your plan options for 2026.
- Update Workday to ensure your current address and phone number are on file.
- If you are adding a dependent, see [page 5](#) for details on required documentation for enrollment.

## During Annual Enrollment Period, November 3 – 17

- Make sure you can log in to [myKDPbenefits.com](https://mykdpbenefits.com) using Okta verification with your KDP username and password.
- Call **844-427-5550** to chat with the KDP Benefits Center for questions and enrollment support.
- Make your elections.**

Review your coverage options for 2026 and submit elections. **Note:** Per IRS guidelines, spending accounts must be elected each year, as they do not carry over. Try Emma EnrollPro for help choosing the right plans.

**DON'T FORGET!** In order to receive the KDP HSA seed contributions, you must enroll in the HSA plan election with at least a dollar amount of \$0.00. This will trigger eligibility for the KDP-provided HSA funds. Refer to [page 13](#) for HSA details.

- Download or print your Confirmation Statement. REVIEW CAREFULLY to make sure your elections were submitted accurately.

## After Enrollment

- Keep your 2026 Benefits Guide to use as a reference throughout the year. Don't throw it away!
- Check out [KDPTotalRewards.com](https://www.kdptotalrewards.com) regularly to stay up to date on new events, benefits and program resources.
- Look for confirmation and verify dependents — once enrollment is over, you will receive a mailed statement that shows the coverage you selected and/or waived. It will also show the dependents you have enrolled and a breakdown of your costs per pay period.
- If needed, submit dependent verification information within 30 days. Only eligible dependents can be enrolled in our health plans. It's the law, and it ensures KDP can continue to provide quality, affordable coverage. Verification typically means providing documents such as a Domestic Partner affidavit, a birth certificate for your child or a marriage certificate and a tax return for your spouse. Please note that your dependents will not be covered until the required documentation is submitted.
- If you elected voluntary coverage where Evidence of Insurability (EOI) is required, be sure to complete the EOI form within 60 days of enrollment. This form can be found on [myKDPbenefits.com](https://mykdpbenefits.com).

¿HABLAS ESPAÑOL? Si desea solicitar una copia de este folleto en español, llame al Consejero de Inscripción de Beneficios al **844-427-5550** o descárguelo de [myKDPbenefits.com](https://mykdpbenefits.com).

### Have questions or need help?

Call the KDP Benefits Center at **844-427-5550** or head to [myKDPbenefits.com](https://mykdpbenefits.com).

Participant eligibility may vary. Please refer to the KDP Health Plan, KDP Summary Plan Description or the applicable Collective Bargaining Agreement covering your bargaining unit, or contact the KDP Benefits Center for more information about eligibility.

# Required Notices

## Important Notice from Keurig Dr Pepper About Your Prescription Drug Coverage

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Keurig Dr Pepper and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Keurig Dr Pepper has determined that the prescription drug coverage offered by the BCBSTX medical plan(s) is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

## When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare during a seven-month initial enrollment period. That period begins three months prior to your 65th birthday, includes the month you turn 65, and continues for the ensuing three months. You may also enroll each year from October 15th through December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

## What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Keurig Dr Pepper coverage will not be affected. For most persons covered under the Plan, the Plan will pay prescription drug benefits first, and Medicare will determine its payments second. For more information about this issue of what program pays first and what program pays second, see the Plan's summary plan description or contact Medicare at the telephone number or web address listed herein.

If you do decide to join a Medicare drug plan and drop your current Keurig Dr Pepper coverage, be aware that you and your dependents will not be able to get this coverage back.

## When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Keurig Dr Pepper and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

## For More Information about This Notice or Your Current Prescription Drug Coverage...

Contact the person listed at the end of these notices for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Keurig Dr Pepper changes. You also may request a copy of this notice at any time.

## For More Information about Your Options under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

*Remember: Keep this Medicare Part D notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).*

Date:	January 1, 2026
Name of Entity/Sender:	Keurig Dr Pepper
Contact—	myHR
Position/Office:	
Address:	6425 Hall of Fame Lane Frisco, TX 75034
Phone Number:	866-537-6947

## Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. For deductibles and coinsurance information applicable to the plan in which you enroll, please refer to the summary plan description. If you would like more information on WHCRA benefits, please contact myHR at 866-537-6947.

## HIPAA Privacy and Security

The Health Insurance Portability and Accountability Act of 1996 deals with how an employer can enforce eligibility and enrollment for healthcare benefits, which ensures that your health information is kept private. You have the right to inspect and copy protected health information that is maintained by and for the plan for enrollment, payment, claims and case management. If you feel that protected health information about you is incorrect or incomplete, you may ask your benefits administrator to amend the information. For a full copy of the Notice of Privacy Practices, describing how protected health information about you may be used and disclosed and how you can get access to the information, contact myHR at 866-537-6947.

## HIPAA Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to later enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage).

Loss of eligibility includes but is not limited to:

- Loss of eligibility for coverage as a result of ceasing to meet the plan's eligibility requirements (i.e. legal separation, divorce, cessation of dependent status, death of an employee, termination of employment, reduction in the number of hours of employment);
- Loss of HMO coverage because the person no longer resides or works in the HMO service area and no other coverage option is available through the HMO plan sponsor;
- Elimination of the coverage option a person was enrolled in, and another option is not offered in its place;
- Failing to return from an FMLA leave of absence; and
- Loss of coverage under Medicaid or the Children's Health Insurance Program (CHIP).

Unless the event giving rise to your special enrollment right is a loss of coverage under Medicaid or CHIP, you must request enrollment within 30 days after your or your dependent's(s') other coverage ends (or after the employer that sponsors that coverage stops contributing toward the coverage).

If the event giving rise to your special enrollment right is a loss of coverage under Medicaid or the CHIP, you may request enrollment under this plan within 60 days of the date you or your dependent(s) lose such coverage under Medicaid or CHIP. Similarly, if you or your dependent(s) become eligible for a state-granted premium subsidy towards this plan, you may request enrollment under this plan within 60 days after the date Medicaid or CHIP determine that you or the dependent(s) qualify for the subsidy. In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage.

To request special enrollment or obtain more information, contact the KDP Benefits Center at 844-427-5550.

# Notice Regarding Wellness Program

KDP Wellness Program is a voluntary wellness program available to all employees and medical enrolled Spouses/Domestic Partners. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve participant health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you may be asked to complete a voluntary well-being assessment or "WBA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You may also be asked to complete a biometric screening, which may include a blood test for total cholesterol, HDL, LDL, triglycerides, glucose, and cotinine screening. Your blood pressure, height, weight, and waist circumference may also be measured. You are not required to complete the WBA or to participate in the blood test or other medical examinations.

However, participants who choose to participate in the wellness program, including the employee and the employee's Spouse/Domestic Partner, can each earn a \$1,000 medical premium credit by completing biometric screening requirements.

Participants subject to the nicotine/tobacco surcharge can qualify for the nicotine/tobacco credit by completing the KDP designated Tobacco Cessation program through Quantum Health by June 30 of the plan year. For more details, see the details of these programs earlier in this guide.

Additional incentives may be available for participants who participate in certain health-related activities or achieve certain health outcomes. If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting Personify Health at 888-671-9395.

The information from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as wellness programming and content. You also are encouraged to share your results or concerns with your own doctor.

## Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Keurig Dr Pepper may use aggregate information it collects to design a program based on identified health risks in the workplace, Personify Health will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements.

In order to provide you with services under the wellness program, your personally identifiable health information may be shared with one or more of the following: Lockton Companies, Blue Cross Blue Shield of Texas, Personify Health.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision.

Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact the KDP Benefits Center.

A full list of Legal Notices can be found at [KDPTotalRewards.com](https://www.kdptotalrewards.com).

Scan here to access  
[myKDPbenefits.com](https://myKDPbenefits.com).



Scan here to access  
[KDPTotalRewards.com](https://KDPTotalRewards.com).



# Take Your Tools on the GO!

Download Your Healthy Lifestyle Digital Apps Today

Care Coordinators



Rightway



Teladoc



Personify Health



Carrum



WW



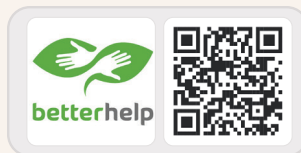
Maven



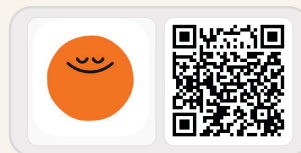
Hinge Health



BetterHelp



Headspace



bswift



# Important Contacts



## Care Coordinators

Quantum Health  
888-983-8288  
[KDPHealthPlan.com](https://www.KDPHealthPlan.com)

## Pharmacy

Rightway with Patient Assistance  
833-502-7068  
[joinrightway.com/rx](https://www.joinrightway.com/rx)

## Voluntary Benefits (Accident, Critical Illness, Hospital Indemnity)

UNUM  
877-339-7455  
[unum.com/claims](https://www.unum.com/claims)

## Telemedicine

Teladoc  
1-800-TELADOC  
[teladoc.com](https://www.teladoc.com)

## Wellness

Personify Health  
888-671-9395  
[KDPWellness.com](https://www.KDPWellness.com)

## Dental

Northeast Delta Dental  
800-832-5700  
[nedelta.com](https://www.nedelta.com)

## Vision

EyeMed  
866-939-3633  
[eyemed.com](https://www.eyemed.com)

## HSA, FSA and Commuter Benefits

Optum Financial  
844-881-0127  
[myKDPbenefits.com](https://www.myKDPbenefits.com)

## Life, AD&D and Voluntary Life

Aflac  
877-675-3388  
[mygrouplifedisability.aflac.com](https://www.mygrouplifedisability.aflac.com)

## Disability and Leave of Absence

Aflac  
877-675-3388  
[mygrouplifedisability.aflac.com](https://www.mygrouplifedisability.aflac.com)

## 401(k)

Fidelity  
800-835-5095  
[netbenefits.com](https://www.netbenefits.com)

## Employee Assistance Program

Magellan Health  
800-327-4573  
[member.magellanhealthcare.com](https://www.member.magellanhealthcare.com)

## Surgery Support

Carrum Health  
888-855-7806  
[carrum.me/kdp](https://www.carrum.me/kdp)

## Menopause and Mid-Life Support

Maven  
[mavenclinic.com/join/takecare](https://www.mavenclinic.com/join/takecare)

## Legal Insurance

ARAG  
800-247-4184  
[ARAGlegal.com/myinfo](https://www.ARAGlegal.com/myinfo)  
Code: 18303kdp

## Identity Theft

Allstate Identity Protection  
800-789-2720  
[myaip.com](https://www.myaip.com)

## Back-Up Child/Eldercare

Bright Horizons  
877-242-2737  
[brighthorizons.com](https://www.brighthorizons.com)

## Breastmilk Shipping

MilkStork  
[portal.milkstork.com/kdp](https://www.portal.milkstork.com/kdp)

## myHR

866-537-6947  
[myKDPportal.com](https://www.myKDPportal.com)

## KDP Benefits Center

bswift  
844-427-5550  
[myKDPbenefits.com](https://www.myKDPbenefits.com)

### Your Single Source for Updates

Use [KDPTotalRewards.com](https://www.KDPTotalRewards.com) to easily search for 2026 plan details, benefits information and more. You and your family can explore coverage options and tools to fuel your well-being.

### Can't Find What You Need?

- Call **844-427-5550** to chat with the KDP Benefits Center for questions and enrollment support.
- Call **877-377-8724** to connect with KDP IT for Okta assistance.