

Work/Life Benefits

Diageo NA offers a number of additional benefits to help you manage your work and personal time. There is Company-paid coverage for some benefits and the option to purchase services and benefits based on your and your family's needs. The following are Diageo NA's Work/Life benefits:



- Vacation Buy Plan
- Employee Assistance Program (EAP) and LifeCare
- Legal Assistance Plan
- Auto and Home Insurance
- Veterinary Pet Insurance
- Long-term Care

For More Information

For details about eligibility for benefits, when you can change your coverage, and how you pay for coverage, see *Participating in the Benefits Plans*. For information about your legal rights under ERISA, general information on claims review and appeal procedures, and other important administrative details, see *Administration*.

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Vacation Buy Plan

Through the Vacation Buy Plan, you may buy up to one week of vacation to add to your regular vacation time each year.

You can enroll in the Vacation Buy Plan when you are hired, during Open Enrollment, or if you have a life status change. Employees hired on or after October 1st will not be able to participate in the current year, but will be provided an opportunity to enroll for the plan year beginning January 1st of the following year. See *Participating in the Benefits Plans* for additional information about when you can enroll or change your benefits.

Calculating the Cost for Vacation Days

You pay the full cost of buying vacation days on a pretax basis. The annual cost of optional vacation days will be deducted evenly from each of your paychecks throughout the year. Although you buy vacation time in full-day increments, the cost is calculated by your hourly rate.

An Example

Your annual base salary is \$40,000 on January 1 and you decide to buy three vacation days for that year. Your cost is calculated as follows:

Step One	Step Two	Step Three
Ann. Base Salary ÷ 52 Weeks in a Year =Weekly Pay	Weekly Pay ÷ Hours Worked per Week = Hourly Wage	Hourly Wage x Hours Optl. Vacation Days = Cost for Vacation Days
\$40,000 ÷ 52 Weeks = \$769.23	\$769.23 ÷ 37.5 Hours = \$20.51 per Hour	\$20.51 x 22.5 Hours = \$461.48 for 3 Vacation Days

Using Your Optional Vacation Days

When you use your optional vacation days, you will receive your base rate of pay that is in effect on that date.

You must schedule your optional vacation days with your manager before using them. Also, you must use all of your regular vacation days and floating holidays before using your optional vacation days. You cannot carry over optional vacation days to the next calendar year.

Unused Optional Vacation Days

If you do not use your optional vacation days before the end of the calendar year, you may request to be reimbursed for unused days pending verification from your manager. Your reimbursement will be taxed as regular income.

Special rules may apply in California; contact your Human Resources Representative for more information.

Questions?

If you have questions about the Vacation Buy Plan after you review the information here, log on to Diageo One or call your Human Resources Representative.



Employee Assistance Program and LifeCare

The Employee Assistance Program (EAP) provides you and your family with confidential assistance for a wide range of personal and work-related issues.

LifeCare is a service that supplements the EAP by offering information and referral services to help make your life easier.

You are automatically enrolled for EAP and LifeCare coverage. The Company pays the full cost of your EAP and LifeCare coverage. You pay the cost of any services provided outside the EAP.

Questions?

If you have questions about the EAP after you review the information here, call 1-888-231-4886. For LifeCare information, call 1-800-873-4636, or log on to their website at www.lifecare.com.

EAP Benefit Summary

The plan covers five visits per year to an EAP provider for counseling services for you and your eligible dependents.

If you require ongoing treatment after your provider assesses your situation, you may be required to pay your medical plan's copay for additional visits. Check with your medical plan for benefit coverage.

The following are examples of services covered by the EAP:

- Child and elder care
- Compulsive gambling
- Death and dying
- Depression and anxiety
- Eating disorders
- Financial or legal concerns
- Maintaining a balanced life
- Marital and relationship problems
- Parent-child conflict
- Physical abuse
- Retirement concerns
- Sexual problems
- Single parenting
- Stress
- Substance or alcohol abuse
- Work-related problems

If You Need Immediate Help

If you need help coping with challenges at work or at home, an EAP specialist is available 24 hours a day at 1-888-231-4886.

Other services include:

- Community resources for child and elder care, as well as care for disabled dependents and adoption counseling
- Legal services, including unlimited telephone consultation, free 30-minute initial consultation, and additional legal services available at a 25% discount
- Family mediation services, including a free 30-minute telephone consultation and referral to a local mediator, whose services are available at a 20% discount
- Referrals to self-help groups, such as Alcoholics Anonymous, Overeaters Anonymous, or Gamblers Anonymous
- Community financial resources for assistance with debt management and budget planning

Receiving EAP Services

You may call the EAP 24 hours a day at 1-888-231-4886. You will speak confidentially to an EAP Specialist who is an experienced professional with a clinical master's degree. You will receive approval for two sessions; after those sessions, your provider will speak with an EAP Clinical Assessment Reviewer, who may approve any additional visits. They will also discuss whether the issue can be resolved within your remaining sessions or whether you should continue treatment through your medical plan.

LifeCare Benefit Summary

Referrals Available Online

For immediate Internet access, visit www.lifecare.com for referrals on a wide range of topics, including exercise programs, retirement planning, educational funding, childcare, and continuing education.

The following are examples of services offered by LifeCare:

- Child care
- Education
- Elder care
- Emotional well-being
- Family support
- Financial and legal issues
- Health and wellness
- Managing the demands of daily life
- Work issues

Using LifeCare

You may contact LifeCare by calling 1-800-873-4636, or by logging on to their website at www.lifecare.com.

The first time you visit the website, you will be asked for:

- The Company code: diageo (case sensitive)
- Your password: your first initial, the first four letters of your last name, and the last four digits of your Social Security number (For example, Jane Smith 123-45-6789 is jsmit6789). At that time, you will create your own user name and password.

The website will allow you to search for service providers, submit questions to experts, view a virtual education seminar about a variety of life events, order printed materials, or request a call from a specialist.



Legal Assistance Plan

The Legal Assistance Plan offers help with handling personal legal matters by providing you with access to legal advice through the Signature LegalCare network. You also have the option of using an attorney of your choice, at a lower benefit level.

Services Covered by the Legal Assistance Plan

The Legal Assistance Plan covers attorney fees for a number of matters, such as adoptions, consumer protection, wills and trusts and real estate issues.

The Signature LegalCare Network

You may receive legal assistance through Signature LegalCare's nationwide network of 10,000 attorneys (most of whom have at least 12 years of experience). If you use a network attorney, the plan often covers services in full.

You may also use out-of-network attorneys at a reduced level of coverage.

Legal Assistance Benefits

Most network services are covered in full up to maximum benefit amounts. Out-of-network fees are reimbursed up to a certain dollar amount. For specific services, exclusions, and benefit amounts, contact Signature LegalCare.

Eligible Expenses

The following are examples of services covered under the Legal Assistance Plan:

- Adoptions
- Attorney office work
- Child custody/child support
- Consumer protection
- Debt collection defense
- Defendant civil action
- Estate administration/closing
- Guardianship
- IRS audit
- Juvenile court proceedings
- Marriage matters
- Real estate matters
- Wills and trusts

You are responsible for any difference between your attorney's fees and the plan benefit. The plan pays a maximum of \$17.50 per quarter hour for out-of-network attorneys.



Ineligible Expenses

Benefits under the Legal Assistance Plan cover attorney fees only. You pay the cost of any other expenses related to your legal matter, including:

- Court costs
- Filing fees
- Expert witness expenses

In addition, the following are examples of services not covered by the Legal Assistance Plan:

- Actions involving:
 - Montgomery Ward Insurance Company, its parent or affiliated companies, agents, administrators, or subcontractors in Connecticut, Hawaii, Maine, and North Carolina
 - The Forum Insurance Company, in all states except Connecticut, Hawaii, Maine, and North Carolina
 - Disputes about this plan
- Actions or proceedings in which both the plaintiff and defendant are in the same family
- Charges involving driving under the influence of alcohol or drugs
- Civil or criminal actions that involve Diageo NA, or relate in any way to your employment
- Defense of criminal actions against you if either the victim or someone in the victim's family contributed to the cost of your participation in this plan
- Enforcement of a living will
- Estate planning
- Preparation or filing of tax returns, patents, copyrights, or trademarks
- Proceedings you had consulted with or retained an attorney for, before your coverage began
- Services furnished outside of the United States
- Services not performed by an attorney, unless performed by a paralegal under the direction of an attorney

Questions?

If you have questions about the Legal Assistance Plan after you review the information here, call Signature LegalCare at 1-800-848-2012, or log on to their website at www.legalcareplan.com. You will need to choose the Diageo group and enter our password: 43164.

Receiving Legal Services

The Legal Assistance Plan offers both non-emergency and emergency legal services.

Non-emergency Services

To receive non-emergency legal services, call Signature LegalCare at 1-800-848-2012, Monday through Friday, from 8 a.m. to 9 p.m. EST. A representative will:

- Transfer your call to a Signature LegalCare attorney in your area if you wish to consult with an attorney by phone
- Provide you with the names of participating Signature LegalCare attorneys in your area if you want to schedule an office consultation
- Mail you a list of area attorneys, claim forms, and other information

If you choose an out-of-network attorney, you do not need to call Signature LegalCare for approval. However, you should call for claim forms and information about filing claims.

Emergency Services

Signature LegalCare representatives are available 24 hours a day for emergency legal assistance.

Filing a Claim for Benefits

When you enroll in the plan, you will receive claim forms and instructions about how to submit claims. You may also call Signature LegalCare for additional forms or claim information.

You may choose to have the plan send payments to you or to your attorney. Fully documented claims generally are processed within 15 days of receipt.

You may only receive one benefit for all legal services related to a single cause of action or event.

Extending Your Benefits

If coverage ends after you or a family member has retained an attorney, benefits will be extended to pay for services completed within 90 days of the date coverage ends. If you or a family member dies before coverage ends, benefits for estate administration and closing will be paid according to plan provisions and will not be subject to the 90-day limit.



MetLife® Auto & Home Insurance

The MetLife® Auto & Home Insurance Program provides you with access to coverage for your personal insurance needs through special group rates and policy discounts. You may purchase policies to cover your:

- Auto
- Home (not available in California and Florida)
- Condo
- Mobile/motor home
- Landlord's rental dwelling
- Renter's insurance
- Recreational vehicle
- Boat
- Personal excess liability (umbrella) insurance

You may enroll for, or change your coverage at any time by calling 1-800-GET-MET8 (1-800-438-6388).

An insurance consultant will provide you with no-obligation premium quotes and help you apply for coverage if you decide to switch from your current carrier. It is helpful if you have your current insurance policy when you call.

You pay the full cost of your insurance, but get to take advantage of special group rates and policy discounts. Discounts and group rates, where available, will vary by state to those who qualify.

You may choose to have your policy premiums deducted from your paycheck or from your checking account. There are no interest charges or service fees. Other payment options are available including mortgage billing for home insurance.

To file a claim, call 1-800-GET-MET8 (1-800-438-6388), 24 hours a day.

Questions?

If you have questions about MetLife® insurance coverage after you review the information here, call MetLife® at 1-800-GET-MET 8 (1-800-438-6388), or log on to their website at www.metlife.com/mybenefits. When you log on, you will be asked for the company name: Diageo North America.



Veterinary Pet Insurance

Veterinary Pet Insurance (VPI) can help you better manage the high cost of more than 6,400 veterinary services for your pet ranging from minor problems such as ear infections and bee stings, to major conditions such as broken bones, diabetes, and cancer.

VPI is endorsed by the American Humane Association, and provides comprehensive coverage that allows you to use any veterinarian worldwide (including specialist referrals).

There are two plans from which to choose:

- Standard Plan
- Superior Plan

As a Diageo, NA employee you may buy insurance for your following pets:

- Dogs
- Cats
- Birds
- Rabbits
- Ferrets
- Exotic pets

You may enroll for, or change your coverage at any time by calling 1-800-GET-MET8 (1-800-438-6388), or by logging on to www.metlife.com/mybenefits. Sales agents are available Monday through Friday 9:00 a.m. – 11:00 p.m. EST and Saturday 10:00 a.m. – 6:30 p.m. EST. Interactive voice response is available 24 hours a day.

You pay the full cost of your insurance, but get to take advantage of group rates. If you insure one pet, you get a 5% discount. If you insure two or three pets, you get a 10% discount. If you insure four or more pets, you get a 15% discount. Premiums vary based on the species and age of your pet and which plan you select. To find out the cost for your coverage, call 1-800-GET-MET8 (1-800-438-6388), or log on to www.metlife.com/mybenefits.

Your monthly premiums will be automatically deducted from your paycheck. Or if you prefer, you may pay annually or monthly by credit card or automatic checking account deductions.

Annual Deductible

Both the Standard and the Superior Plans have a \$50 annual deductible for each accident or illness. The deductible is based on your individual policy term. For example, if you enroll on April 1, 2007, your deductible will apply from April 1, 2007 through March 31, 2008.



Coinsurance

Your claim is paid based on your plan's Benefit Schedule which can be found on the website. The policy will pay 90% of the plan's Benefit Schedule allowance, per incident, during each policy term after the \$50 deductible for eligible expenses.

The VPI Standard Plan provides coverage up to \$2,500 per accident or illness and a maximum benefit of \$9,000 per policy term. Benefits coverage renews each year, and there is no lifetime cap.

The VPI Superior Plan provides coverage up to \$4,500 per accident or illness and a maximum benefit of \$14,000 per policy term. Benefits coverage renews each year, and there is no lifetime cap.

Covered Benefits

Each plan covers the same services, but the cost, reimbursement rates (based on the Benefits Schedule), and maximum benefits differ. You may also buy vaccination and routine care coverage and additional cancer protection.

VPI helps pay covered medical expenses for:

- Prescriptions
- Diagnostic tests
- Lab fees
- X-rays
- Surgical procedures
- Hospitalization
- Treatment
- Office visits

You can find a complete list of covered services on www.metlife.com/mybenefits.

Vaccination and Routine Care Coverage (VRCC)

If you enroll in either the Standard or Superior Plan, you may buy optional VRCC which covers over \$200 in expenses for:

- Annual physical exams
- Vaccinations
- Prescription flea control
- Heartworm protection
- Choice of spay/neuter, teeth cleaning, or a comprehensive health screening

Note there is no deductible for these services.

Cancer Rider

Your pet is covered for cancer treatment under the Standard and Superior Plans, but with the Cancer Rider, you double your pet's cancer benefits.



Benefits Not Covered

Pre-existing conditions (injuries or illnesses that occur before the coverage date) are not covered by the plan unless they have been cured before the effective date of the policy.

In addition, the following are examples of conditions that are not covered:

- Congenital or hereditary defects or diseases
- Elective and cosmetic procedures
- Expression or removal of anal glands or anal sacculitis
- Breeding or conditions related to breeding
- Diagnostic tests and treatments for conditions excluded or limited by the policy
- Special diets, pet foods, vitamins, mineral supplements, boarding or transporting expenses, grooming costs
- Diseases which are preventable by vaccines
- Behavioral problems
- Orthodontics, endodontics, and removal of deciduous teeth
- Diagnosis, medical management, or surgical correction of anterior cruciate ligament (ACL) damage or rupture during the first 12 calendar months of the effective date of the policy

Filing a Claim for Benefits

Claim forms will be included in your policy kit. To submit a claim, sign the claim form, attach the original invoice and diagnosis from your veterinarian, and mail it to VPI's Claims Department. The average processing time is seven days or less. Additional claim forms can be downloaded from www.metlife.com/mybenefits, or call Customer Service at 1-800-GET-MET8.

Questions?

If you have questions about VPI coverage after you review the information here, call 1-800-GET-MET8 (1-800-438-6388), or log on to the VPI website at www.metlife.com/mybenefits.

Long-term Care Insurance

Long-term Care Insurance addresses the emotional and financial challenges related to providing care for those not able to look after themselves. The insurance covers the cost for services such as:

- Nursing home care
- Adult day care
- Respite care
- Assisted living facilities
- In-home assistance
- Hospice care

Long-term Care Insurance provides a wide range of health, social, and personal care services for people who need assistance with daily activities because of:

- A chronic illness
- Mental impairment

Long-term Care Insurance includes rehabilitative, therapeutic, nursing, and personal care in:

- Your home
- An adult daycare facility
- An assisted living or residential care facility
- A nursing facility

Long-term Care allows you to:

- Have control over where you receive services
- Avoid depending on family members and public assistance programs
- Protect your assets and retirement savings
- Manage your own aging process

Questions?

If you have questions about the Long-term Care Plan after you review the information here, call MetLife at 1-800-438-6388 or log on to their website at www.metlife.com/mybenefits. When you log on, you will be asked for the company name: Diageo North America, Inc.



In addition to yourself, the following members of your family are eligible to apply for Long-term Care coverage:

- Your spouse/domestic partner
- Your parents and parents-in-law
- Your grandparents and grandparents-in-law
- Your adult children age 18 and over

The following are eligible to enroll for coverage:

- Current Employees
- New Employees

Current Employees

If you enroll for Long-term Care coverage during the initial enrollment period you will be guaranteed coverage regardless of your health status. If you enroll after the initial Open Enrollment period, you will be required to submit a statement of health and coverage must be approved by MetLife.

New Employees

If you enroll for Long-term Care coverage during your first 90 days of employment, you will be guaranteed coverage regardless of your health status. If you enroll after 90 days, you will be required to submit a statement of health and coverage must be approved by MetLife.

Family Members

All family members, regardless of when they apply, must complete a comprehensive medical questionnaire and must be approved for coverage by MetLife.

Changing Coverage

Once you have enrolled for Long-term Care coverage, you and your family members may change your coverage at any time by contacting MetLife. Any increases in coverage will require a statement of health. Decreases in coverage will not require a statement of health.

Cost of Coverage

The cost for Long-term Care coverage is determined by the age of the person enrolled. Premiums can be obtained through MetLife.

Family Members How to Protect Your Assets

Long-term Care Insurance allows you to protect your assets and maintain your independence as you grow older.



Paying for Coverage

Premiums for Long-term Care coverage will be paid as follows:

Employee

- Automatic payroll deduction

Spouse

There are three options for paying for your spouse's coverage:

- Automatic payroll deduction from your paycheck
- Automatic checking account payments
- Direct billing from MetLife

Other Family Members

- Direct billing from MetLife

