



2023 New Hire Guide

# Learn. Choose. Benefit.

Welcome to your 2023 TreeHouse Foods benefits.

*This guide covers benefits for the non-union plans.*



# We Are TreeHouse Foods

At TreeHouse Foods, we are committed to providing you with comprehensive, market-competitive benefits that are designed to promote and support your health, wealth, and well-being.

In this booklet, you will learn about the plans and programs available to you and your family. We know that your needs are unique, so you have the ability to choose the options that are the best for your personal situation. Once you become eligible for benefits, and then again each year during Open Enrollment, you have the chance to review your choices and make your election for the plan year. Think of it as your 3-step action plan: **Learn. Choose. Benefit.**

**LEARN** about the TreeHouse Foods benefits available to you and your family.

**CHOOSE** the benefits that are right for you.

**BENEFIT** throughout the year by getting the most out of your plans.



For all the details on your TreeHouse Foods benefits, visit **LearnChooseBenefit.com** or scan this code using your smartphone.

Remember, if you are newly hired or newly eligible for TreeHouse benefits, you must enroll within 31 days of your hire date or newly eligible date.

## DID YOU KNOW?

In 2023, we expect to spend **\$61.5 million** to provide our employees with the valuable coverage they're used to—that's nearly \$11,500 per employee. As costs have continued to rise, TreeHouse Foods has continued to take on the majority of the cost increase.

While we've been working to keep costs manageable, managing costs is a partnership, and you play a role as well. Comparing costs and shopping around when you need care help keep costs manageable both for you and for TreeHouse Foods. Watch for tips throughout this guide on how to be a smart healthcare consumer.

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# The Choice Is Yours

We understand that benefits are an important part of your TreeHouse Foods experience. Benefits help protect your health, wealth, and well-being so you can focus on work and life. That's why we provide a benefits program that offers choice, in both coverage and cost, because each of us has unique needs when it comes to our benefits. With that in mind, we are pleased to introduce you to your 2023 TreeHouse Foods benefits.

Read on to learn more about your benefits and be sure to visit [LearnChooseBenefit.com](https://www.learnchoosebenefit.com).

## Your Options

Select your benefits from a variety of options:



### Medical Plans

Choose from a range of coverage levels and costs that best meets your needs.



### Prescription Drug Coverage

When you elect a TreeHouse Foods medical plan, you also get retail and mail order prescription drug coverage through CVS/caremark.



### Health Savings Account (HSA)

If you enroll in the Consumer 2250 Plan or Consumer 3000 Plan, you automatically receive access to an HSA which offers valuable tax benefits.



### Flexible Spending Accounts (FSAs)

Save on taxes by contributing to an FSA for health care and/or dependent care expenses.



### Dental Plans

Select the level of coverage that meets your specific needs.



### Vision Plan

Save on your annual exam and other vision products when you enroll in the vision plan.



### Supplemental Life and AD&D Insurance

TreeHouse Foods has you covered with basic life and AD&D insurance and other options to protect your family with supplemental coverage.



### Buy-Up Long-Term Disability Coverage

Enroll in Buy-Up Long-Term Disability for an added layer of financial protection.



### 401(k)

Prepare for your retirement with help from the TreeHouse Foods 401(k).

## KEEP IN MIND...

TreeHouse Foods provides additional resources as part of your benefits package, such as Benefits Value Advisor, telemedicine, Care@Work and services through the Employee Assistance Program (EAP).

# Health Benefits

## Benefits Eligibility

All full-time employees who work at least 30 hours per week are eligible to enroll in all TreeHouse Foods health benefit plans including flexible spending accounts, life insurance, and disability coverage.

All part-time employees who work at less than 30 hours per week are eligible to enroll in TreeHouse Foods medical, dental, and vision benefits. You may also enroll eligible dependents for some benefit plans.

## Dependent Coverage

A dependent is defined as legal spouse, children up to age 26 and disabled children who meet certain criteria. You are required to provide proof of eligibility for any covered dependent when added to the plan. A birth or marriage certification and current tax return are examples of acceptable proof of dependent status. TreeHouse Foods periodically reviews this proof of eligibility and you may be asked for it again in the future to maintain coverage in the plan.

## Spousal Coverage Surcharge

With TreeHouse Foods benefits, you have the opportunity to cover your spouse, but if you do, it increases costs—for you and TreeHouse Foods. If your spouse is eligible for comprehensive employer-subsidized medical coverage elsewhere, you will share the additional cost of coverage through higher paycheck premiums. This means you will pay an additional \$100 per month to cover a spouse who has access to medical insurance through his or her employer.

If you do elect to cover your spouse with TreeHouse Foods medical benefits, you will be required to certify whether he or she does or does not have access to other medical coverage. You will be asked to indicate this during the enrollment process in Workday. You are able to change this election at any time during the year if your situation changes.

## WHAT WILL YOU PAY?

Your premiums are shown when you enroll using Workday at <https://www.myworkday.com/treehouse/login.html> or visit [LearnChooseBenefit.com](https://www.learnchoosebenefit.com).





# Your Medical Plan Options

When it comes to health care, one size does not fit all. That's why TreeHouse Foods offers a selection of benefit options that are designed to let you choose the coverage you need.

Our medical plan coverage options are provided through Blue Cross Blue Shield of Illinois, and the broad Blue Cross Blue Shield PPO network of health care providers.

## Consumer 2250 Plan with HSA & Consumer 3000 Plan with HSA

The Consumer 2250 Plan and Consumer 3000 Plan are Consumer-Driven Health Plans (CDHPs). With a CDHP, you pay less out of your paycheck, and you're required to meet a higher deductible before the plan shares the cost of your eligible health care expenses.

You also have access to a valuable savings account that you can make pre-tax contributions into for your health care expenses—the Health Savings Account (HSA). You may also qualify for an HSA contribution from TreeHouse Foods—see page 9 for details.

These plans can be used with the HSA. See pages 8 and 9 for more information.

## TreeHouse Foods PPO Plan

With the TreeHouse Foods PPO Plan, you pay more out of your paycheck, but typically less when you receive care. That's because the TreeHouse Foods PPO Plan offers a lower annual deductible and copays for some services.

This plan can be used with the Health Care FSA. See pages 10 and 11 for more information.

## Plan Features

All TreeHouse Foods medical plans include:

- 1. No cost in-network preventive care.** Services like annual physicals and wellness exams, immunizations and routine cancer screenings are covered at 100%. That means you pay nothing for these services.
- 2. Annual deductible.** You pay for initial medical and prescription drug costs out-of-pocket until you meet your annual deductible. For the Consumer 2250 and Consumer 3000 Plans, the money you save—with lower paycheck premiums and pre-tax HSA contributions—will help you pay for your out-of-pocket costs. In the TreeHouse Foods PPO Plan, you will pay copays for certain services before your deductible is met.
- 3. Coinsurance.** Once the deductible is met, you and the plan share the cost of any further health expenses until you meet your out-of-pocket maximum. This cost share is known as coinsurance.
- 4. Out-of-pocket maximum.** The plan protects you by limiting the total amount you'll pay for medical care each plan year. Once you meet your out-of-pocket maximum, the plan pays 100% of your eligible expenses for the rest of the year.

## Summaries of Benefits and Coverage

You have access to a Summary of Benefits and Coverage (SBC) for each of the medical plan options. These documents provide detailed information on coverage and costs to help you compare plans and make informed decisions. To access the SBCs, visit the TreeHouse Foods Benefits Website at [LearnChooseBenefit.com](https://www.learnchoosebenefit.com).

## A Note About Deductibles

Another important difference between the Consumer-Driven Health Plans and the TreeHouse Foods PPO Plan is the way you will meet your deductible if you cover family members in your medical plan.

**When you cover family members in the Consumer 2250 and Consumer 3000 Plans**, your family's **combined** health care costs are used to meet the deductible. The individual deductible applies only if you elect single coverage. In these plans, prescription drug costs also count toward the deductible and the out-of-pocket maximum.

**When you cover family members in the TreeHouse Foods PPO Plan**, each family member has their own \$750 deductible. If one family member satisfies the \$750 individual deductible, the plan will begin to pay coinsurance on that family member only. Any additional expenses for that individual will not count toward the family deductible. In order for the rest of the family to meet their deductible, their combined expenses must total at least \$750 to reach the \$1,500 family deductible.

Here's how it works. Let's say you and your spouse have a daughter and you have elected family coverage in the TreeHouse Foods PPO Plan. Your daughter breaks her leg and has \$750 in medical expenses. Her individual deductible is met so the medical plan will share her expenses for the rest of the year. You and your spouse will not have met your deductibles until your combined expenses reach \$750. At that point, the three of you together will have reached the family deductible of \$1,500.

In the TreeHouse Foods PPO, prescription drug expenses do not count toward the deductible, but they do count toward your annual out-of-pocket maximum.

## TIP! USE IN-NETWORK PROVIDERS.

When you remain in-network, providers charge only up to negotiated rates and bill your insurance company directly, which can save you both time and money. Here's how to find in-network providers:

- Visit **bcbsil.com**.
- Select the "Find a Doctor or Hospital" tile.
- "Log in or Search as Guest."
- Select your State and choose the "Participating Provider Organization (PPO)" network.

You can also call your Benefits Value Advisor at **1-800-548-1686**. See page 14 for more information.

## ID CARDS

You will receive a medical or prescription drug ID card if you enroll in medical with prescription drug coverage for 2023. Download the BCBSIL and CVS apps to your smartphone for a convenient way to access your ID card.

## BLUE DISTINCTION® SPECIALTY CARE

Blue Distinction® Centers+ offer an enhanced level of coverage along with quality care, treatment expertise and better overall patient results for special procedures, such as:

- Bariatric surgery
- Cardiac care
- Knee and hip replacement
- And more

For more information, contact your Benefits Value Advisor and see the comparison on page 6.



# How the Medical Plans Compare

TreeHouse Foods provides a selection of medical plans so you can choose the one that is best for you and your family.



**TIP! Keep up with preventive care.** Staying on top of your preventive care can help you catch potential health issues early when they're easier and less costly to treat. Keep in mind, preventive care and preventive prescriptions—including annual physicals and routine cancer screenings—are covered at 100% when you use in-network providers. For more information on preventive services, see [LearnChooseBenefit.com](https://www.learnchoosebenefit.com).

## Which Plan Is Right for You?

The TreeHouse Foods Plan Comparison Tool can help you compare estimated out-of-pocket expenses under each medical plan so you can choose the one that best meets your needs. To start using the tool, visit the TreeHouse Foods Benefits Website at [LearnChooseBenefit.com](https://www.learnchoosebenefit.com).

	Consumer 2250 Plan with HSA	Consumer 3000 Plan with HSA	TreeHouse Foods PPO Plan
<b>HSA Eligible</b>	Yes	Yes	No
<b>Preventive Care</b>	Eligible in-network care covered at 100%	Eligible in-network care covered at 100%	Eligible in-network care covered at 100%
<b>In-Network</b>			
<b>Annual Deductible</b> Individual/Family	\$2,250/\$4,500	\$3,000/\$6,000	\$750/\$1,500
<b>Annual Out-of-Pocket Maximum (combined medical and prescription)</b> Individual/Family	\$4,500/\$9,000	\$6,000/\$12,000	\$3,000/\$6,000
<b>Plan Coinsurance (Plan Pays)</b>	90%	80%	80%
<b>Office Visit</b> Primary Care/Specialist	After deductible, plan pays 90%	After deductible, plan pays 80%	\$25/\$40 copay
<b>Telemedicine</b>	\$48	\$48	\$0
<b>Emergency Room Treatment</b>	After deductible, plan pays 90%	After deductible, plan pays 80%	\$200 copay; plan pays 80%
<b>Hospitalization</b> Inpatient/Outpatient	After deductible, plan pays 90%	After deductible, plan pays 80%	After deductible, plan pays 80%
<b>Blue Distinction Centers+</b>	After deductible, plan pays 100%	After deductible, plan pays 90%	After deductible, plan pays 90%
<b>Prescription Drug Coverage</b>			
<b>Retail Prescriptions (30-day supply)</b>			
<b>Generic</b>	After deductible, plan pays 80%	After deductible, plan pays 80%	\$10 copay
<b>Formulary Brand</b>	After deductible, plan pays 80%	After deductible, plan pays 80%	35% (\$20 min./\$75 max.)
<b>Non-formulary</b>	After deductible, plan pays 80%	After deductible, plan pays 80%	55% (\$35 min./\$75 max.)
<b>Mail Order Prescriptions (90-day supply)</b>			
<b>Generic</b>	After deductible, plan pays 80%	After deductible, plan pays 80%	\$20 copay
<b>Formulary Brand</b>	After deductible, plan pays 80%	After deductible, plan pays 80%	35% (\$40 min./\$150 max.)
<b>Non-formulary</b>	After deductible, plan pays 80%	After deductible, plan pays 80%	55% (\$70 min./\$150 max.)

**Note:** This chart assumes care and services received in-network. Out-of-network coverage is outlined in the Summary of Benefits and Coverage (SBC) documents on [LearnChooseBenefit.com](https://www.learnchoosebenefit.com).





# Prescription Drug Coverage

## Your Prescription Drug Expenses Count!

**In the Consumer 2250 and Consumer 3000 Plans**, your eligible prescription drug out-of-pocket expenses count towards satisfying your medical plan annual deductible and annual out-of-pocket maximum. In addition, many maintenance drugs are covered at 80% before you hit your annual deductible in these plans. You can find a complete list at [LearnChooseBenefit.com](https://www.learnchoosebenefit.com).

**In the TreeHouse Foods PPO Plan**, your eligible prescription drug out-of-pocket expenses (copays and coinsurance) will only count towards your annual out-of-pocket maximum.

Be sure to keep this information in mind when you are determining the best medical plan for your situation.

All TreeHouse Foods medical plans include prescription drug coverage through CVS/caremark, one of America's largest prescription drug retailers and pharmacy benefit managers. If you elect medical coverage, you will receive separate ID cards for your medical coverage and your prescription drug coverage mailed to your home.

Your coverage includes retail and mail order benefits.

## TIP! SHOP SMART FOR PRESCRIPTIONS.

- Using **generic alternatives** will almost always save you money—and they're just as effective as brand name prescriptions.
- If you're enrolled in a TreeHouse Foods medical plan, **Rx Savings Solutions** helps you find ways to lower your prescription drug costs. To learn more, visit [myrxss.com](https://myrxss.com) or scan this code with your smartphone.
- Additionally, **Prudent Rx** helps with specialty medications for PPO Plan members and will work with manufacturers to get copay card assistance. They will manage enrollment and renewals on your behalf. Even if there is no copay card program for your medication, your cost will be \$0 for as long as you are enrolled in the program.
- For ongoing prescriptions, use the **Maintenance Choice Program** to save money. Visit [caremark.com](https://www.caremark.com) or download the CVS mobile app.



## WHAT IS A FORMULARY?

A formulary is your plan's list of covered medications. The formulary is designed to help you get the medication you need at the lowest possible cost. While it doesn't include every available medication, it includes options to treat most health conditions.



# A Closer Look at the HSA

With the Consumer 2250 Plan and Consumer 3000 Plan, you're eligible to contribute your own money to a Health Savings Account, or HSA, available through Optum Bank. The HSA is a savings account with tax advantages that you can use to help pay for your health care in 2023 and into retirement. TreeHouse Foods will automatically establish an account for you if you enroll in the Consumer 2250 or Consumer 3000 Plan.

Don't forget, you can always roll over an HSA balance from another company into your Optum Bank account. Contact Optum Bank for more information.

## HSA features:

- **Works like a bank account.** Use your HSA to pay for eligible expenses when you receive care, or reimburse yourself later (up to the available balance in the account). You will receive a debit card from Optum Bank after you enroll.
- **Change your contribution amount at any time.** You decide how much to contribute and can change that amount at any time. Your minimum contribution is \$100. The annual IRS maximum is \$3,850 for individual coverage and \$7,750 for family coverage.

You may be required to provide additional information to Optum Bank in order to open your HSA. Funds cannot be deposited until your account is open.

Employees age 55 and older can make an additional \$1,000 catch-up contribution each year. Note that these IRS limits include both your contributions and contributions from TreeHouse Foods.

- **Save on taxes.** Contributions are made from your paycheck on a pre-tax basis, and the money will not be taxed when used for eligible health care expenses.
- **It's your money.** The balance can be carried over each year and invested for the future. You can even take the account with you if you leave the company, or save it to use during retirement.
- **Investment opportunities.** Once your deposit account reaches \$2,100, you may setup a separate investment account to invest a portion of your savings in mutual funds.

## Wallet-Friendly Benefits of an HSA

With an HSA, you save on taxes three ways:

1. Your contributions are tax-free.
2. You aren't taxed when you withdraw money to pay for eligible health care expenses.
3. Interest earned on your balance and investments grows tax-free.

## REMEMBER!

Designate a beneficiary for your HSA online by logging into your Optum Bank account (or by logging into Empower and linking to your Optum Bank account).

## TreeHouse Foods Contributes to Your HSA

TreeHouse Foods will make the full HSA contribution in January 2023 for anyone who enrolls during Open Enrollment. For new hires, TreeHouse Foods will make equal, prorated contributions each pay period following enrollment through the end of the plan year. Contributions are based on your annual base salary and the medical plan and coverage level you choose. If you move from one tier to another, your HSA contribution from TreeHouse will increase. This could happen if you get married or have a child and increase your coverage tier.

	Consumer 2250	Consumer 3000
<b>If your annual base salary is less than \$64,999, TreeHouse Foods contributes:</b>		
Employee Only	\$600	\$200
Employee and Spouse or Child(ren)	\$900	\$300
Family (Employee and Spouse and Child(ren))	\$1,200	\$400
<b>If your annual base salary is \$65,000 or more, TreeHouse Foods contributes:</b>		
Employee Only	\$600	Not available
Employee and Spouse or Child(ren)	\$900	
Family (Employee and Spouse and Child(ren))	\$1,200	

### **TIP! Use tax-free money to cover eligible health expenses.**

Contributing to an HSA or FSA is an easy way to save money on health expenses. Plus, if you're eligible, TreeHouse Foods contributes to your HSA at the beginning of the year, which is free money you can use toward eligible expenses.

## HSA: What Are Eligible Expenses?

You can use your HSA for out-of-pocket expenses like:

- Deductibles
- Office visits
- Prescription drugs
- Hospital stays and lab work
- Dental and vision care

For a complete list of eligible expenses, visit [irs.gov](https://www.irs.gov) and see Publication 502.

## SINGLE SIGN-ON WITH EMPOWER

You can log in to Empower and access your Optum account without having to log in a second time. This allows you to manage current medical expenses with the flexibility to save for retirement.

You can also use your HSA as a way to save for medical expenses after retirement. Any balance you do not use automatically rolls over year to year, so you can continue to grow your account balance to use during your retirement.



# Flexible Spending Accounts

Save money on your health care and/or dependent care expenses by using a Flexible Spending Account (FSA) administered by TaxSaver. The money you contribute comes from your paycheck pre-tax (lowering your taxable income). And reimbursements for eligible expenses are also tax-free.

## Health Care FSA

### Available if you enroll in the TreeHouse Foods PPO Plan or if you waive medical coverage

- Use the TaxSaver-provided debit card to pay for your eligible expenses.
- Contribute up to \$2,850 annually to help cover qualified medical, vision and dental expenses. For a complete list of eligible expenses, visit [irs.gov](https://www.irs.gov) and see Publication 502.
- Choose your contribution amount once a year. If you experience a qualifying event, such as getting married or having a baby, you may be able to change your election within 31 days of the qualifying event.
- Your entire annual contribution is available to you at the beginning of the plan year.
- With the Health Care FSA, the “use it or lose it” rule applies—unused money will not carryover at the end of each year.

**Note:** You will receive a debit card when you enroll in a Health Care FSA.

## Dependent Care FSA

- Contribute up to \$5,000 annually to reimburse yourself for qualified dependent care expenses. For a complete list of eligible expenses, visit [irs.gov](https://www.irs.gov) and see Publication 503.
- Eligible expenses include child care and care for dependent elders.
- Cannot be used toward medical expenses for yourself or your dependents.
- You can only receive reimbursement up to your account balance (contributions less reimbursements) in the Dependent Care FSA.
- With a Dependent Care FSA, the “use it or lose it” rule applies—unused money will not carryover at the end of each year.

# Take a Look: HSA vs. FSA

See how TreeHouse Foods savings accounts compare.

	Health Savings Account (HSA)	Health Care FSA	Dependent Care FSA
Available if you enroll in the:	<ul style="list-style-type: none"><li>• Consumer 2250 Plan</li><li>• Consumer 3000 Plan</li></ul>	<ul style="list-style-type: none"><li>• TreeHouse Foods PPO</li><li>• Waive medical coverage</li></ul>	<ul style="list-style-type: none"><li>• All medical plans</li><li>• Waive medical coverage</li></ul>
Annual contributions (including TreeHouse Foods contributions):	You can contribute up to: <ul style="list-style-type: none"><li>• Employee Only: \$3,850</li><li>• Family: \$7,750</li></ul>	You can contribute up to \$2,850	You can contribute up to \$5,000 (per household)
Will unused money be forfeited each year?	No. Money in your account is yours to keep	Yes. Money cannot be carried over to the next year	Yes. Money cannot be carried over to the next year
Can balances be invested?	Yes	No	No

## KNOW HOW TO USE YOUR FSA

### 1. MAKE A BUDGET

Unlike the HSA, FSA balances do not carryover from year to year, so be sure to budget carefully when making your FSA elections.

### 2. SPEND THE MONEY

Remember, FSAs have the “use it or lose it” rule, so use all of your available funds by the end of the year.

### 3. SUBMIT YOUR CLAIMS

It’s good practice to keep copies of your receipts even if you use the provided debit card. Also, be sure to submit all FSA reimbursement claims for your 2023 expenses by April 30, 2024.





# Dental

Good dental health is important to your overall well-being. That’s why TreeHouse Foods offers comprehensive dental coverage administered by Delta Dental. Both the Low and High Plans offer in-network and out-of-network benefits, but you will typically pay less when you see an in-network provider. Delta Dental offers Enhanced Benefits for individuals with specific conditions. Find out more on [LearnChooseBenefit.com](https://www.learnchoosebenefit.com) and enroll to receive additional benefits.

## **TIP! Schedule Your Preventive Exams**

Don’t forget to schedule your regular preventive dental exams, cleanings and X-rays, which can help catch any potential problems early when they’re easier to treat.

### FINDING PROVIDERS IS EASY!

To search for providers in the Delta Dental network, visit [deltadentalil.com](https://deltadentalil.com) and enter your location and details in the “Find a Provider” section. Or call **1-800-323-1743**.

### ID CARDS

You will receive a dental ID card if you enroll in dental coverage. Download the Delta Dental app to your smartphone for a convenient way to access your ID card.

	Low Plan	High Plan
<b>In-Network</b>		
<b>Annual Maximum Benefit</b>	\$750	\$1,500
<b>Annual Deductible*</b> Individual/Family	\$75/\$225	\$50/\$150
<b>Preventive Care</b> (including exams, cleanings, X-rays)	Plan pays 100%	Plan pays 100%
<b>Basic Care</b> (including fillings, posterior composites, endodontics, oral surgery and denture repair)	After deductible, plan pays 80%	After deductible, plan pays 80%
<b>Major Care</b> (Including bridges, crowns, implants and dentures)	After deductible, plan pays 50%	After deductible, plan pays 50%
<b>Orthodontia**</b>	Not covered	Plan pays 50%
<b>Orthodontia Lifetime Maximum**</b>	Not covered	\$1,500

**Note:** This chart assumes care and services received in-network. For out-of-network benefits, see the plan summaries on [LearnChooseBenefit.com](https://www.learnchoosebenefit.com).

\*Annual deductible waived for preventive care services.

\*\*Orthodontia coverage is limited to covered dependent child(ren) up to age 19.



# Vision

With VSP LightCare™, you can use your frame and lens benefit to get non-prescription eyewear from your VSP® network doctor, including sunglasses or blue light filtering glasses.

## FINDING PROVIDERS IS EASY!

To search for providers in the VSP network, visit [vsp.com](http://vsp.com) and click on “Find a Doctor.” Or call **1-800-877-7195**.

It’s important to have your eyes and vision checked annually even if you don’t currently wear any corrective lenses. You can enroll in vision coverage to save money on eligible vision care expenses, such as eye exams, glasses, and contact lenses. Learn about the vision plans available to you through VSP.

Your Coverage with a VSP Provider			
Benefit	Description	Copay	Frequency
WellVision Exam	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> </ul>	\$10	Every calendar year
Prescription Glasses		\$20	See frame and lenses
Frame	<ul style="list-style-type: none"> <li>\$220 allowance for a wide selection of frames</li> <li>\$270 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>Or \$120 Walmart®/Sam’s Club®/Costco® frame allowance</li> </ul>	Included in Prescription Glasses	Every other calendar year
Lenses	<ul style="list-style-type: none"> <li>Single vision, lined bifocal and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every calendar year
Lens Enhancements	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 30% on other lens enhancements</li> </ul>	\$0 \$95 – \$105 \$150 – \$175	Every calendar year
Contacts (instead of glasses)	<ul style="list-style-type: none"> <li>\$220 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60	Every calendar year
Diabetic Eyecare Plus Program	<ul style="list-style-type: none"> <li>Retinal screening for members with diabetes</li> <li>Additional exams and services for members with diabetic eye disease, glaucoma, or age-related macular degeneration. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details.</li> </ul>	\$0 \$20 per exam	As needed
Extra Savings	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>Extra \$50 to spend on featured frame brands. Go to <a href="http://vsp.com/framebrands">vsp.com/framebrands</a> for details.</li> <li>20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.</li> </ul>		
	<b>Routine Retinal Screening</b> <ul style="list-style-type: none"> <li>No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam.</li> </ul>		
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.</li> </ul>		

**No ID Card Necessary.** VSP does not require an ID card. Simply provide your personal information to the VSP in-network provider, and they’ll confirm your coverage.



# Meet Your Benefits Value Advisor!

Making the right decisions on where to go for care can be difficult and confusing—AND COSTLY! TreeHouse Foods offers the BVA as a resource to help you get quality health care services at cost-effective locations. In addition, you may even earn a cash reward!

## What Do I Need to Do?

Any time you need to schedule an appointment or procedure that is NOT PREVENTIVE such as an MRI, back/shoulder/knee surgery, CAT/CT Scans, Endoscopy or Colonoscopy procedures or a visit with a specialist, call your Benefits Value Advisor (BVA) first.

To reach a BVA, call the Customer Service number—**1-800-548-1686**.

### Benefits Advisors can assist with the following:

- Help you find high-quality, low-cost health care providers near you.
- Schedule your appointments and coordinate preauthorizations.
- Email you educational videos on procedures and treatment options.
- Assist with any other customer service questions.

### **TIP! SHOP AROUND.**

If you need a procedure or test, such as an MRI, compare costs before making your appointment. Call your Benefits Value Advisor (BVA) at 1-800-548-1686 for help finding a high-quality, low-cost provider.

## What are Member Rewards?

In addition to the money you can save in coinsurance, if you select a lower-cost, quality provider from the several possibilities your BVA can offer you, you can earn a CASH REWARD! You can get rewarded twice!

Member Rewards—combined with Provider Finder, a nationwide database of independently contracted health care providers—can help you:

- Compare costs and quality for numerous procedures.
- Estimate out-of-pocket costs.
- Earn cash while shopping for care.
- Save money and make the most efficient use of your health care benefits.
- Consider treatment decisions with your doctors.

### How Does It Work?

1. When a doctor recommends treatment, log into Blue Access for Members at **bcbsil.com**.
2. Click “Doctors and Hospitals”—then on “Find a Doctor or Hospital”—and “Shop for Procedures.”
3. Choose a Member Rewards eligible location, and you may earn a cash reward.
4. Complete your procedure and, once verified, you will receive a check within 4 to 6 weeks.

# Get Personalized Assistance with Blue Care Connection Health Advantage Services

At TreeHouse Foods, we recognize that health problems can have a tremendous impact on your life—both at work and outside of work. That’s why we are pleased to offer the Blue Care Connection Health Advantage Services program to employees covered by a TreeHouse Foods medical plan. With this program, you will be assigned a Personal Health Clinician (PHC) to assist you and your covered family members with a variety of health care related issues. Including:

- Answering questions about a diagnosis, health conditions or treatment plan;
- Finding an in-network provider (a doctor or specialist) that meets your needs;
- Post-emergency room support to make sure necessary follow-up care is received and to help avoid future emergency room visits; and
- Counseling for an upcoming hospital stay or surgery, including planning for any follow-up care, and more.

Blue Care Connection Health Advantage Services is available at no cost. However, you will need to pay for services from your health care provider as required by your health insurance plan. All services and communication is confidential.

Employees who qualify for Blue Care Connection Health Advantage Services will be contacted directly by the program. Or, for questions, call **1-800-635-1928**.





# Talk to a Doctor Anytime, Anywhere with MDLIVE

MDLIVE gives you an easy way to talk to a health provider at any time, from wherever you are. With MDLIVE, you and your covered family members have 24/7/365 on-demand access to a national network of doctors and pediatricians.

MDLIVE allows you to speak with a doctor or therapist in real-time by secure online video, phone or email. A national network of board-certified doctors and licensed therapists is available around the clock to assist with non-emergency medical conditions including questions about a diagnosis, recommended treatments and prescriptions.

To register, call **1-888-866-4204** or visit MDLIVE at [mdlive.com/bcbsil](https://mdlive.com/bcbsil).

## Contact MDLIVE when:

- You are considering the emergency room or an urgent care facility for a non-emergency medical issue.
- Your primary care physician is not available.
- You want to consult a health care professional from home, while traveling or at work.
- You need health care assistance outside of normal business hours, including during holidays.
- You are looking for a convenient and cost-effective option for consulting a doctor or therapist.

## MDLIVE can help with:

**General health:** Allergies, asthma, nausea, sinus infection

**Pediatric care:** Cold, flu, ear problems, pink eye

**Behavioral health:** Anxiety/depression, child behavior/learning issues and marriage problems

## BCBSIL 24/7 Nurseline

BCBSIL offers a free 24/7 Nurseline to answer your health questions and help you decide where to go for care (emergency room, urgent care, etc.). You can consult with a registered nurse on health questions such as allergies/asthma, cuts or burns, high fever and many other concerns. Call the 24/7 Nurseline toll-free anytime at 1-800-299-0274.

## **TIP! Choose wisely when you need care.**

Emergency room care is costly and your medical plan offers alternatives for non-emergency care after hours or on weekends, including the BCBSIL 24/7 Nurseline and MDLIVE.



# CVS Next Generation Transform Diabetes Care

To make living with diabetes easier, TreeHouse Foods offers the Next Generation Transform Diabetes Care Program, a more complete approach to managing diabetes.

## **You get a customized care plan that includes:**

- Blood glucose monitoring
- Medication review to help make sure you're taking the right medications
- Help staying on track with your medications
- Assistance with lifestyle changes and managing comorbidities

## **And valuable resources to help you take care of your health:**

- Pharmacist counseling in person or by phone
- Consultations at CVS HealthHUB or MinuteClinic locations
- Important information by phone, email or text message

If you are managing diabetes, you are automatically enrolled in this program. CVS will contact you to get started. You can also use the CVS Health Tracker app to monitor your progress.





# Get Help with Everyday Issues with LifeWorks

We are committed to providing you with benefits to promote and support your health, wealth, and well-being—and one way that we support your well-being is through the LifeWorks Employee Assistance Program (EAP). LifeWorks provides a variety of resources to help you manage your everyday life.

With LifeWorks, you and your immediate family have 24/7 access to in-person and online support at no cost, with no enrollment required.

- Up to 5 face-to-face sessions and 5 virtual (video or telephonic) sessions per issue for issues such as childcare/eldercare, and financial and legal services. There is also a free 30-minute legal consultation and referral benefit.
- Clinical support (by phone) for work and family challenges.
- Health and well-being counseling.
- Online information and resources.

Representatives are also available for grief counseling 24 hours a day, 7 days a week.

## GET IN TOUCH

EAP Services: **1-888-319-7819**

**metlifeeap.lifeworks.com**

Username: metlifeeap

Password: eap

Grief Counseling: **1-888-319-7819**

**metlifegc.lifeworks.com**

Username: metlifeassist

Password: support

# Get Help Finding Care with Care@Work

We know that life can be unpredictable. That's why we've partnered with Care@Work by Care.com to offer a care benefits program to all US benefit eligible employees. The program includes:

- **Care.com Membership:** Premium, unlimited access to Care.com to find your ongoing care needs for children, seniors, pets, your home, and more with no subscription fee.

- **Backup Care for Children, Pets, and Adults:** Access to in-home or in-center vetted and subsidized care for your children when your regular care is not available. You have 10 Backup Care days per year to use for either child or adult Backup Care.
- **LifeMart Discount Program:** Access to national and local discounts from brands you know and love.

- **Personal Network Backup Care:** With Care.com, you can use your own local care provider, pay them directly, then submit a receipt for reimbursement up to \$125 per day (minus your applicable copay). You can easily be reimbursed by adding a claim and uploading a receipt on the Care.com website within 30 days of care.

Go to **treehousefoods.care.com** to learn more and enroll.



# Disability Insurance

If you become ill or injured and need to miss work for an extended time, disability insurance can replace a percentage of your lost income (up to a maximum benefit). TreeHouse Foods provides all eligible employees with Short-Term and Long-Term Disability benefits—you do not need to enroll in or pay for this coverage. You also have the option to increase your Long-Term Disability benefit with voluntary “buy-up” coverage.

Note: Employees who live in California, Hawaii, New Jersey, New York or Rhode Island may be eligible for state-mandated disability benefits. Your disability benefits will coordinate with any state disability benefits available to you. Contact your local Human Resources Department for more information.

## Short-Term Disability

This benefit is completely paid by the company and is administered by Sedgwick. Short-Term Disability provides a weekly benefit amount for a maximum duration of 26 weeks. Short-Term Disability coverage may be subject to a waiting period of seven consecutive days. For more information about benefits available, see your Human Resources Department.

## Long-Term Disability

The company also provides Long-Term Disability coverage if you have been disabled for a continuous period of 26 weeks. The Basic Long-Term Disability provides a monthly benefit amount of 50% of your salary, up to \$8,000 per month. Coverage ends once you reach the Social Security Normal Retirement Age which is calculated based on your birth date. See [irs.gov](https://www.irs.gov) for more information. This coverage is administered by MetLife.

## “Buy-Up” Long-Term Disability

You also have the opportunity to increase your Long-Term Disability coverage by purchasing voluntary Buy-Up Long-Term Disability. This benefit is paid for by you and the cost of the plan is based on your monthly earnings. Buy-Up Long-Term Disability provides an added weekly benefit amount of 10%, bringing your total benefit amount (company-provided Long-Term Disability and self-paid Buy-Up Long-Term Disability) to 60% of your monthly base salary, up to \$12,000 per month.





# Life and Accidental Death and Dismemberment (AD&D) Insurance

TreeHouse Foods automatically provides you with a basic level of life insurance and accidental death and dismemberment (AD&D) insurance at no cost to you. You do not need to enroll in, or pay for this benefit. The company also offers supplemental life and AD&D insurance coverage to help protect you and your family. You may purchase supplemental life and AD&D insurance for yourself as well as dependent life and AD&D insurance for your spouse and/or children. You pay for supplemental coverage through payroll deduction.

## SELECT A BENEFICIARY

It's important to choose a beneficiary or beneficiaries to receive the benefit payment in the event of your death. You should designate your beneficiary(ies) in Workday. The employee is automatically the beneficiary for spouse and child coverage.

## LIVE SUPPORT

When traveling for business, Zurich in North America provides live support for emergencies and personal assistance, call 1-800-263-0261.

## Basic Life and AD&D Insurance

Because life can suddenly take an unexpected turn, it's good to know you're covered. The company provides basic life and AD&D insurance through MetLife to assist you and your family in the event of your death. This benefit is fully paid by the company, and you do not need to enroll to receive coverage.

TreeHouse Foods provides both basic life and AD&D insurance equal to 1.5 times your annual base salary up to a maximum of \$1,500,000.

## Supplemental Life and AD&D Insurance

You may also purchase additional life and AD&D coverage for yourself, your spouse and your children. You pay the full cost of this supplemental election. Your specific benefit costs are based on your age and coverage amount elected and will be provided as you enroll through Workday at <https://www.myworkday.com/treehouse/login.html>.

## Evidence of Insurability (EOI)

Any increase to supplemental life coverage for yourself or your spouse will require you to complete a statement of health or Evidence of Insurability (EOI).

*Note: Age reduction applies to basic life beginning at age 60.*



## Supplemental Options for YOU\*

Type of coverage	Available options and details
Life Insurance	<ul style="list-style-type: none"> <li>1 – 5 times your annual base salary, up to a maximum of \$2,000,000 (combined total of your company-provided basic + supplemental life)</li> </ul>
AD&D Insurance	<ul style="list-style-type: none"> <li>1 – 5 times your annual base salary, up to a maximum of \$1,500,000</li> </ul>

*\*This coverage is tied to your employment and ends if you leave the company unless you convert to a personal policy.*

## Supplemental Options for YOUR FAMILY

If you elect Supplemental Spouse Life Insurance for your spouse, the coverage amount must be less than the Supplemental Life coverage amount you elect for yourself.

Type of coverage	Available options and details	
Spouse Life Insurance	<ul style="list-style-type: none"> <li>Available in increments of \$25,000, \$50,000, \$75,000 or \$100,000</li> </ul>	
Child Life Insurance	<ul style="list-style-type: none"> <li>Available in increments of \$5,000, \$10,000 or \$25,000</li> <li>Benefit is payable per child up to age 26</li> </ul>	
<b>Family AD&amp;D Insurance (Spouse and/or Child(ren))</b> The benefits differ depending on who you choose to cover.	Covered person:	Benefit:
	Your spouse only	50% of your AD&D election
	Your child(ren) only	15% of your AD&D election
	Your spouse and child(ren)	<ul style="list-style-type: none"> <li>Spouse: 40% of your AD&amp;D election</li> <li>Child(ren): 10% of your AD&amp;D election</li> </ul>

## WHAT IS AD&D INSURANCE?

AD&D insurance provides a lump sum benefit in the event of your accidental death or dismemberment. TreeHouse Foods provides you with basic AD&D coverage along with your basic life insurance policy and you have the option to increase your coverage with voluntary supplemental AD&D insurance.

## GUARANTEED ISSUE

When electing supplemental life insurance at your initial enrollment, you can elect up to \$750,000 for yourself and up to \$25,000 for your spouse with Guaranteed Issue (GI). You will not have to submit Evidence of Insurability (EOI). Increases to supplemental coverage amounts after your initial enrollment are subject to EOI.





# 401(k) Plan

TreeHouse Foods, Inc. 401(k) Plan (“the Plan”) offers a convenient, tax-deferred way to save for retirement. Employees are eligible on the first of the month following 60 days of continuous full-time employment. The Plan provides the option to save for retirement on both a pre-tax and a Roth after tax basis.

- Don’t forget, you can always roll over a qualified plan balance from another company into the TreeHouse Foods plan once you are eligible. Contact Empower Retirement for more information.
- Visit **MyTreeHouse401k.com** or call 1-833-THS-401K (1-833-847-4015) for more information or to make changes to your account once you are eligible to participate. You can change your contribution and investment elections at any time during the year.

## WHAT ARE ROTH CONTRIBUTIONS?

With Roth after tax contributions, the amount you save annually is not excluded from your current taxable income. After age 59 ½, you’ll pay no tax on these contributions and their earnings when you withdraw them from the plan provided you’ve held the account for at least five years.

## Contributions

You can elect how much you would like to contribute to the Plan. Contributions are made through automatic payroll deductions and you can defer between 1% – 80% of your eligible pay, up to the IRS maximum. You have the option to contribute on a pre-tax or Roth after tax payroll basis. Both pre-tax and Roth after tax contributions are subject to the IRS annual maximum. If you are age 50 or older, you may be eligible to make an additional, “catch-up” contribution. If you choose to do so, you must make a separate, flat dollar per paycheck election.

## Company Match

Once you’re eligible to participate in the Plan, you are immediately eligible for the TreeHouse Foods matching contribution. For each dollar you contribute, TreeHouse Foods will match one dollar, up to 5% of your eligible earnings.

## NEW TO TREEHOUSE?

You will receive an enrollment kit from Empower Retirement with instructions on how to begin participating in the plan once you become eligible.



# It's Easy to Enroll

Workday is an internet-based Human Resources system that you can use to enroll in and manage your benefits—anytime from anywhere.

## Getting started is easy:

### Your login:

If you are new to TreeHouse Foods or if you do not remember your Workday Username, it is available from your local Human Resources Department. If you have forgotten your password, click on “Forgot Password” on the login page in Workday.

### Workday Security Profile

You will be asked to set up Challenge Questions the first time you log into Workday. This feature will allow you to reset your password should you forget it.

### Enroll!

Access Workday at <https://www.myworkday.com/treehouse/login.html> or visit [LearnChooseBenefit.com](https://www.learnchoosebenefit.com).

You can also link to Workday from the TreeHouse Foods Intranet site. Just click on the MyHR link in the top navigation.

## ENROLL USING THE WORKDAY MOBILE APP

Download the Workday mobile app to your smartphone and use it to make your elections.

## When Do I Enroll?

**As a new hire** (within 31 days of your hire date). You will receive a notification in Workday with a link to the enrollment event once you complete the required onboarding steps. Simply complete your elections, attach any required dependent verification needed and submit.

**If you experience a qualified status change** (within 31 days of the event), such as a marriage, birth or adoption, or change in eligibility for other coverage. You must initiate your benefits change and submit appropriate proof of the change within 31 days of the event. If you do not, you'll have to wait until the next Open Enrollment period and plan year to make changes.

See your local Human Resources Department for questions on enrollment!

# Important Contacts

 **TIP! REGISTER WITH YOUR CARRIERS**

Need to reach one of our benefit providers? It's important to register with each carrier for more plan information, discounts, and communications.

Benefit	Administrator	Phone Number	Website
<b>Medical—Your Benefits Value Advisor (BVA)</b>	Blue Cross Blue Shield of Illinois	1-800-548-1686	bcbsil.com
• <b>Blue Care Connection Health Advantage Services</b>	Blue Cross Blue Shield of Illinois	1-800-635-1928	N/A
• <b>Telemedicine Access</b>	MDLIVE	1-888-866-4204	mdlive.com/bcbsil
• <b>24/7 Nurseline</b>	Blue Cross Blue Shield of Illinois	1-800-299-0274	N/A
• <b>BlueCard Worldwide</b>	Blue Cross Blue Shield of Illinois	Toll-free: 1-800-810-2583 Collect: 1-804-673-1177	N/A
<b>Diabetes Management</b>	CVS Next Generation Transform Diabetes Care	1-844-380-8834	N/A
<b>Prescription Drug</b>	CVS/caremark	1-844-380-8834	caremark.com
• <b>Prescription Savings Plan</b>	Rx Savings Solution	1-800-268-4476	api.rxsavingsolutions.com/register
• <b>Specialty Drug Savings Plan</b>	PrudentRx	1-800-578-4403	prudentrx.com
<b>Health Savings Accounts (HSA)</b>	Optum Bank	1-866-234-8913	optumbank.com or MyTreeHouse401k.com
<b>Flexible Spending Accounts (FSAs)</b>	TaxSaver Plan	1-800-328-4337	taxsaverplan.com
<b>Dental</b>	Delta Dental	1-800-323-1743	deltadentalil.com
<b>Vision</b>	VSP	1-800-877-7195	vsp.com
<b>Employee Assistance Program (EAP)</b>	MetLife	1-888-319-7819	<b>EAP Services:</b> metlifeeap.lifeworks.com (Username: metlifeeap   Password: eap) <b>Grief Counseling:</b> metlifegc.lifeworks.com (Username: metlifeassist   Password: support)
<b>Caregiver Resources</b>	Care@Work	1-855-781-1303	treehousefoods.care.com
<b>Short-Term Disability</b>	Sedgwick	1-844-422-7967	claimlookup.com/Treehouse
<b>Long-Term Disability</b>	MetLife	1-800-638-2242	metlife.com
<b>Life Insurance and AD&amp;D Insurance</b>	MetLife	1-800-638-6420	metlife.com
<b>401(k)</b>	Empower Retirement	1-833-THS-401K (1-833-847-4015)	MyTreeHouse401k.com
<b>Workday</b>		https://www.myworkday.com/treehouse/login.html or LearnChooseBenefit.com	
<b>Human Resources</b>		Contact your local Human Resources representative	

# Go Mobile

## Did you know ...?

Many of the TreeHouse Foods benefits vendors offer mobile apps so you can find what you need fast. Apps are available for download here:



### BCBSIL

- Find providers
- Access claims, coverage
- View your ID card



### MDLive

- Consult with a doctor from your smartphone



### Prescription Drugs

- Order/track prescription refills
- Check drug costs



### HSA – Optum Bank

- Get account snapshots
- Manage/pay for eligible health care expenses



### Dental

- Schedule appointments
- Check insurance information



### Vision

- Find a doctor
- Check coverage
- Shop the latest eyewear fashions



### LifeWorks

- Connect with counselors
- Access EAP info, resources
- Sync wellness activities with wearable technology



### 401(k) – Empower Retirement

- View account balances
- Modify contribution rates and allocations



### Care.com

- Create job posts
- Search and view caregiver profiles
- Manage bookings, interviews, and payments



This guide describes the benefit plans and policies available to you as an employee of TreeHouse Foods. The details of these plans and policies are contained in the official plan and policy documents, including some insurance contracts. This guide is meant only to cover highlights of each plan or policy. It does not contain all of the details that are included in your Summary Plan Descriptions (SPDs) found in your other employee benefit materials. If there is ever a question about one of these plans and policies, or if there is a conflict between the information in this guide and the formal language of the plan or policy documents, the formal plan or policy documents will govern.

The benefits highlighted and described in this guide may be changed at any time and don't represent a contractual obligation—either implied or expressed—on the part of TreeHouse Foods.