



Benefits Transition at LTD 2023

Topics

General.....	1
401(k).....	2
COBRA - Medical, Dental and Vision.....	2
Disability Insurance.....	3
Flexible Spending Accounts (FSA).....	3
Health Savings Account (HSA).....	4
Life Insurance.....	4
Vacation Pay.....	5
Workday.....	5
Provider.....	6
Phone.....	6
Providers.....	6

General

This document describes what happens to your benefits when you end employment or lose eligibility for benefits based on a transition to Long Term Disability (LTD).

- Benefit coverage ends on the day after of you exhaust your STD leave. Once you transition, you are no longer eligible for active benefits.
- Benefit premium deductions are made on your last active or full-time paycheck.
- Benefit plan providers are automatically notified weekly by TreeHouse of your change in status and/or eligibility and that your coverage has ended.
- 401(k) deferrals will also end with the stop in pay from TreeHouse payroll. Any paychecks generated for regular pay and vacation pay after you transition to LTD will have a 401(k) deduction if you were deferring at time of transition.
- Vacation will be paid out on the last check containing regular pay. Any earned but unused vacation will be paid at that time.
- Company assigned property or equipment, including keys, computers, phones, office equipment, and office supplies (i.e., staplers, file organizers, etc.) should be returned to your HR department upon your last day of work.
 - Please see the additional notice for Return of Company Property Checklist.
 - Please see the additional notice for Cellular Device Returns.

401(k)

Empower Retirement: 1-833-THS-401k (833-847-4015)

MyTreeHouse401k.com

Employees on an LTD status are still considered active employees for 401(k) purposes until or unless a termination date is added to your record by your local HR representative. Separated employees may have the option to leave their money in the Plan or to receive a distribution of their funds.

- Within 2-3 weeks after your termination, you will receive a packet from Empower explaining your distribution /investment. Your option choices depend on the specific 401(k) plan in which you are enrolled.
- Specific information about your 401(k) plan can be found in the Summary Plan Description (SPD) on LearnChooseBenefit.com.
- Participants with an outstanding 401(k) loan should contact Empower to discuss the payment options.
- Loan payments can be made monthly or in full to Empower via cashier's check, money order, ACH or certified check.
 - Loans that are not repaid will be deemed as "default".
 - Defaulted loans are reported to the IRS and are subject to penalties and taxes.

COBRA - Medical, Dental and Vision

COBRA Continuation of Benefits - TaxSaver: 1-888-602-6272

Medical - Blue Cross Blue Shield of Illinois: 1-800-548-1686

bcbsil.com

Pharmacy - CVS Caremark: 1-844-380-8834

caremark.com

Dental - Delta Dental: 1-800-323-1743

deltadentalil.com

Vision - VSP: 1-800-877-7195

vsp.com

Under COBRA, you are eligible to continue any medical, dental, vision or Healthcare Flexible Spending Account (FSA) coverage you had prior to your transition for up to 18 months.

COBRA information will be sent directly to your home address from TaxSaver; please read carefully. You have a 60-day election period to elect COBRA coverage. The election period is measured from the later of the date the health plan coverage(s) is lost or from the date of the COBRA notification. COBRA coverage becomes active upon receipt of payment by TaxSaver and is effective the day after your active coverage ended. COBRA rates are shown below.

COBRA Rates per Month*	<u>Employee</u>	<u>Employee + Spouse</u>	<u>Employee + Children</u>	<u>Employee + Family</u>
Medical Consumer 2250	\$608.94	\$1,517.76	\$1,154.64	\$2,065.50
Medical Consumer 3000	\$555.90	\$1,384.14	\$1,054.68	\$1,884.96
Medical TreeHouse PPO	\$709.92	\$1,773.78	\$1,352.52	\$2,417.40
Dental High	\$26.24	\$52.43	\$56.53	\$82.75
Dental Low	\$20.69	\$41.30	\$44.52	\$65.19

VSP Vision	\$7.47	\$14.96	\$11.23	\$19.44
*Plans and rates are subject to change each plan year and you will be notified of these changes.				

Special Note about SSDI and COBRA:

If you are awarded SSDI (Social Security Disability Insurance) due to total disability, you may be eligible for an extension of COBRA benefits up to 29 months. You must notify the Plan Administrator, TaxSaver, in writing within 60 days to receive the extension. See the Disability Determination section in your COBRA packet.

Special Note about Medicare and COBRA:

If you or a covered dependent is eligible for Medicare before your separation, you can elect COBRA coverage as long as you have enrolled in Medicare coverage before your separation date. Be advised that COBRA coverage will pay secondary to Medicare for Parts A and B, and that you consider all your coverage options before enrolling. If you become eligible for Medicare while already enrolled in COBRA, you will lose COBRA eligibility for yourself. If you have dependents enrolled in COBRA, they can continue their coverage even if you lose your eligibility. Please contact a Medicare representative for more information about Medicare and COBRA.

Disability Insurance

Short-Term and Long-Term disability coverages end the date your employment ends or the last day of benefit eligible status and are not offered for conversion or portability.

LTD Disability payments are processed through MetLife and will continue for as long as you are eligible. For any questions regarding your LTD payments, please contact MetLife directly.

Flexible Spending Accounts (FSA)

TaxSaver: 1-800-328-4337

taxsaverplan.com

- You will not be able to receive reimbursements for Medical Care expenses or Dependent Care expenses *incurred* after your last day of full-time employment unless you have elected to continue making FSA contributions through COBRA. Your TaxSaver debit card will be deactivated on your last day of full-time employment.
- You may file a claim reimbursement for any Medical Care expenses incurred during the Period of Coverage prior to your transition date by April 30th of the following year. Mail a claim form and applicable documentation directly to TaxSaver.
- You may file a claim reimbursement for any Dependent Care expenses incurred during the Period of Coverage prior to your transition date by April 30th. Mail a claim form and applicable documentation directly to TaxSaver.
- If you have a positive Health FSA balance at the end of the applicable Period of Coverage you will be eligible to continue your Health FSA on an after-tax basis through COBRA continuation. COBRA information is sent directly to your home from TaxSaver, giving you the opportunity to continue your Health FSA for the remainder of the plan year. If

COBRA is elected, the Health FSA component will cease at the end of the plan year and cannot be continued for the next plan year.

Health Savings Account (HSA)

Optum Bank: 1-866-234-8913

optumbank.com

Your HSA will be disassociated with TreeHouse Foods and moved to an individual account after your transition. You can continue to use your Optum debit card for healthcare expenses. However, you cannot make additional contributions unless you enroll in another High Deductible Health Plan (HDHP) or continue your coverage under COBRA. Your account is subject to Optum account fees which may include a Monthly Maintenance Fee. Contact Optum if you wish to rollover or transfer your funds to another financial institution. Withdrawing your funds may result in tax implications.

Life Insurance

MetLife: 1-800-638-2242

Basic Life, Supplemental Life, and Dependent Life plans offer you the option to convert or port to individual plans with the insurance carrier. You will receive a notice in the mail to your home; please contact MetLife for additional information noting the 31-day time frame from loss of coverage date that the Insurer must receive your application.

- Portability allows you to continue your Group Term Life and AD&D insurance under a separate group policy.
- Conversion allows to convert your Group Life to an Individual Whole Life policy.
- Rates differ from premiums paid during active, eligible status. Premiums for converted coverage remain level through the life of the policy, premiums for ported coverage are subject to change based on age.

WAIVER OF PREMIUM RIGHTS: Based on a determination of long-term disability, you can apply for a waiver of premium for your basic and supplemental life costs through MetLife. MetLife will provide you the application upon approval of LTD benefits if your disability began before age 60. If approved, you can continue your basic and supplemental life insurance coverage **AT NO COST TO YOU**. Waiver benefits end when age 65 is reached, when you are no longer disabled, do not provide proof of disability, refuse examination or die. This waiver will not begin until you have been on LTD for 6 months, therefore, **IT IS IMPORTANT TO ELECT TO CONVERT AND CONTINUE YOUR LIFE INSURANCE DURING THIS TIME SO THAT YOU CAN REMAIN ELIGIBLE FOR WAIVER**. You can convert directly with MetLife upon notification from them after you transition to LTD. If you are approved for waiver of premium, the 6 months of premiums that you paid to convert your coverage will be refunded to you by MetLife.

Vacation Pay

Payment for earned, unused, vacation will be paid subject to withholding tax and 401(k) deductions. If you have used more vacation time than earned as of your last day worked, the company may request reimbursement.

Workday

You will continue to have access to Workday for 15 months after you separate employment from TreeHouse after which time it will shut off automatically.

- **ACTION NEEDED:** You should log into Workday to update your personal information such as your home mailing address, phone number and email before you terminate.
- You may wish to print copies of your previous pay slips for your records now or during the 15-month period of access to Workday.
- To change your address after your 15-month access period or for assistance in receiving W-2s, please contact THFPayroll@treehousefoods.com.

Workday Login Credentials:

- Username: _____ Please contact HR if needed.
- New Password: _____ Format: THS + Last 4 digits SSN/SIN (in reverse order) +Year of Birth, no spaces.
(Example: Last 4 of SSN/SIN is 1803 and year of birth is 1975. Using the reverse logic on the SSN/SIN, the password would be: THS30811975)

Workday Access Information:

- Access will include W2's, Pay slips, 1095-C, and Contact Information.
- Access Workday at <https://www.myworkday.com/treehouse/login.html?redirect=n>
- Passwords cannot be reset during the 15-month period.
- Password lockouts cannot be reset. If you get locked out, wait 5 full minutes before logging into Workday.
- Access will remain for 15-months post termination and will shut off automatically at that time.

This outline is a supplement to other Benefit communications and Plan documents, and Plan Document rules control how the Plan is administered. If you have more questions about how your benefits are impacted, please contact your local HR Department or the benefit providers listed above.



Provider	Phone	Website
Blue Cross Blue Shield of Illinois	1-800-548-1686	bcbsil.com
CVS Caremark	1-844-380-8834	caremark.com
Delta Dental	1-800-323-1743	deltadentalil.com
Empower Retirement	1-833-847-4015	MyTreeHouse401k.com
MetLife EAP	1-844-763-8543	metlifeeap.com Username: metlifeeap Password: eap
MetLife	1-800-638-2242	
Optum Bank	1-866-234-8913	optumbank.com
TaxSaver for COBRA	1-888-602-6272	COBRA.taxesaverplan.com Requires a unique registration identification number found on your COBRA notice from TaxSaver
TaxSaver for Flexible Spending	1-800-328-4337	taxsaverplan.com
VSP	1-800-877-7195	vsp.com