

2023 Benefits

Selecting benefits is important for you and your family. TreeHouse Foods is pleased to offer a choice of plan options. These FAQs are a supplement to other Benefit communications and Plan documents, and Plan Document provisions control how the Plan is administered.



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Eligibility and Enrollment

- 1) Who is eligible for benefit coverage?
 - a. All full-time (30 hours or more per week), non-union employees.
 - b. All part-time (29 hours or less per week), non-union employees.
 - c. Your dependents which include your legal spouse, children under age 26 and disabled children who were disabled prior to age 26.

- 2) If my spouse or child works for TreeHouse Foods, can they be covered under both my plan and their own benefit plan?
 - a. No, dual coverage is not allowed. Coverage is allowed in only one plan.

- 3) When is the enrollment period?
 - a. You are eligible to enroll within 31 days of hire, during Open Enrollment, and within 31 days of a Qualified Life Event (e.g., marriage or birth of a child). Since the plan is governed by regulatory requirements, enrollment and changes are not available outside of these timeframes.

- 4) When do Health and Welfare benefits begin for hourly and part-time employees?
 - a. Health and Welfare benefits (other than disability) start on the 1st of the month following hire; Disability benefits for hourly employees begin 90 days from hire date.
 - b. Open Enrollment benefits are effective on January 1st.
- 5) When do Health and Welfare benefits begin for salaried employees?
 - a. All Health and Welfare benefits start on the date of hire.
 - b. Open Enrollment benefits are effective on January 1st.
- 6) When do 401(k) benefits begin?
 - a. Full-time employees are eligible to enroll in the 401(k) Plan on the 1st of the month following 60 days of full-time employment. After your initial eligibility date has passed, enrollment or deferral changes may be made at any time and are effective as soon as administratively possible.
- 7) When do benefits end?
 - a. Benefits end on the date you are no longer eligible (i.e. termination, part-time status, or Short-Term Disability (STD) is exhausted) or if you fail to pay the required premiums. COBRA may be offered when coverage ends.
 - b. 401(k) contributions continue on any trailing paychecks containing eligible earnings.
- 8) Is there more information available about the benefit plans?
 - a. Yes, at [LearnChooseBenefit](#). The website is available from any computer at any location, including your home. You do not need to be on the company network to access.

Accessing Benefits in Workday

- 1) Where do I enroll for benefits?
 - a. Enroll in and manage your Health and Welfare benefits online at [Workday](#).
 - b. You can also enroll on your smartphone using the Workday app.
 - c. Enroll and manage your 401(k) with Empower at [MyTreeHouse401k.com](#).
- 2) Can I access Workday from my home computer?
 - a. Yes, when you log in to Workday using a computer that is not connected to the TreeHouse network, Multi Factor Authentication will be enabled.
- 3) Can I access Workday from my phone?
 - a. Yes, you can access Workday from your phone or other smart device once you download the app. You can only make Open Enrollment elections from your phone. Any other benefit event types must be made from a desktop.
- 4) What is my Workday login?
 - a. Your login is your Office 365 ID (example: jane.doe@treehousefoods.com) TreeHouse Foods network ID. You must be logged in to the TreeHouse network to access Workday.
- 5) How do I reset my Workday password?
 - a. Call the IT Help Desk at 1-920-403-1555 or send an email to servicedesk@treehousefoods.com.

Premium Costs and Deductions

- 1) Where can I find the benefit premium costs?
 - a. Visit [LearnChooseBenefit](#), click “Health Benefits” on the top menu line and find under “Documents”. The premium rate sheet shows monthly costs.
 - b. When you make your elections in Workday, the monthly costs will display.
- 2) How frequently are benefit premium deductions, HSA, and FSA deductions taken?
 - a. Deductions are made each paycheck and spread evenly throughout the year based on your pay frequency.
- 3) When is the \$100 medical plan spousal surcharge applied?
 - a. The spousal surcharge is applied when your spouse is eligible for employer subsidized medical coverage through their employer, and you choose to enroll your spouse on the TreeHouse Plan.
 - i. There is no spousal surcharge if employee and spouse are both employed at TreeHouse Foods.
 - ii. Spousal surcharge does not apply to any other benefit plan (e.g., dental or vision).
 - b. There is no spousal surcharge if your spouse is enrolled in Medicare or another government sponsored plan.
 - c. The monthly surcharge is divided by the pay period schedule and deducted evenly on each paycheck.

Dependents and Dependent Verification

- 1) Can same-sex or opposite-sex domestic partners enroll for coverage?
 - a. No, only legal dependents/spouses are eligible for coverage.
- 2) How long are my children eligible for the medical, dental, vision and dependent life programs?
 - a. Children have coverage through the last day of the month in which they turn 26. COBRA is offered when coverage ends.
 - b. Disabled dependents may remain on the Plan after age 26 with certification if they were disabled before the age of 26. BCBS will contact you to request the certification.
- 3) How long do I have to submit documentation to add a new dependent?
 - a. You must submit dependent verification within 31 days of eligibility. You can upload the documents into Workday after you make your Hire benefit election. If you do not provide documents by this date, your dependents will not be enrolled in medical coverage.
- 4) Where do I submit dependent verification documents?
 - a. Upload birth/marriage certificates or your current tax return to [Workday](#). Go to the Personal Information App and select Worker Documents, then Add.
- 5) Is the Social Security number required when enrolling dependents?
 - a. Yes, you must enter a valid SSN to identify your dependent and process claims. Once entered, you will only be able to see the last 4 digits xxx-xx-1234. To verify SSN’s currently in Workday, contact your HR Manager.
 - b. You can enter your newborn into Workday and select coverage before you have the SSN but must go back in and enter once it is available.

Medical

- 1) What are the medical plan options?
 - a. There are 3 medical options which use the same network:
 - TreeHouse PPO
 - CDHP (Consumer Driven Health Plan) 2250
 - CDHP (Consumer Driven Health Plan) 3000
- 2) When will I receive a Blue Cross Blue Shield (BCBS) ID card?
 - a. You will receive a BCBS ID card in addition to your CVS pharmacy ID card upon initial enrollment, about 2 weeks after you are eligible. Use the BCBS ID card when obtaining medical services and the CVS ID card at the pharmacy.
- 3) Where is the BCBS provider list for doctors and hospitals found?
 - a. Visit [LearnChooseBenefit](#), under Health Benefits, click on Medical and scroll to the Find a Doctor page.
 - b. Visit bcbsil.com.
 - c. Download the BCBSIL mobile App.
- 4) What is the Benefits Value Advisor (BVA) with Member Rewards?
 - a. This program highly recommends that you contact a BVA for routine or other scheduled services. BVA offers a higher level of customer service to assist in scheduling appointments, pre-certification, and cost options. Member Rewards may offer a cash bonus for using BVA services.
 - b. If eligible, you will receive your Member Rewards check to your home address.
- 5) How is the annual deductible calculated for individuals in a family plan?
 - a. The deductible for the CDHP 2250 and 3000 plans, for any tier other than employee only coverage, is a true family deductible which requires that the entire family deductible of \$4,500 or \$6,000 be met before coinsurance begins and the plan pays.
 - b. The PPO Plan has an embedded individual deductible which allows an individual member to reach their own deductible of \$750 before coinsurance begins and the plan pays. When any combination of members reaches \$1,500 then all covered members have reached the deductible.
- 6) How is the out-of-pocket (OOP) maximum calculated? By individual or family?
 - a. The OOP maximum for all plans is embedded by individual which means that each covered individual has their own OOP maximum in all plans.

For example: In the CDHP 2250 plan, no single covered member will have to pay any more than \$4,500 in expenses for the year and if any combination of members reaches \$9,000 then they have all hit the family OOP maximum.
- 7) Is there a separate out-of-pocket (OOP) maximum and deductible for employee + spouse and employee + children levels?
 - a. No, in the PPO each covered family member has their own individual deductible to meet or a combination of family members can reach the family deductible.

- b. No, in the CDHP plans, the employee only deductible applies if you are only covering yourself, otherwise, the family deductible applies.
 - c. There is still an individual OOP maximum per person of \$4,500 or \$6,000 depending on the plan.
- 8) What are Blue Care Distinction Centers + (BDC+)?
- a. A BDC+ offers an enhanced level of coverage along with quality care, treatment expertise, and better overall patient results for certain procedures.
 - b. Find what procedures are covered and a BDC+ provider by calling your Benefits Value Advisor (BVA) at 1-800-548-1686.
- 9) Can I enroll for other coverage in a secondary insurance, for example in a spouse's plan?
- a. TreeHouse does not disqualify secondary insurance: however, you should be sure you understand how both plans will coordinate with each other; see your summary plan description (SPD).
- 10) Where can I find more information about Blue Cross Blue Shield programs?
- a. The Blue Cross Blue Shield website [BCBSIL](#), includes information regarding MD Live (telemedicine), Blue Care Connection Health Advantage Services, 24/7 Nurseline and Well On Target health management tools.
 - b. You can also take your Health Assessment and find information on Member Discounts.

Pharmacy

- 1) What pharmacies are covered in the CVS Caremark in-network?
- a. CVS/caremark administers prescription coverage. CVS has a large network of CVS and other non-CVS pharmacies. See the pharmacy locator available at [LearnChooseBenefit.com](#).
- 2) Which ID card is used at the pharmacy?
- a. You will receive a CVS caremark ID card in addition to your BCBS IL medical ID card upon initial enrollment. Use the CVS caremark ID card when filling prescriptions. You can also download the CVS app to your mobile phone to access your ID card.
- 3) How are 90-day or maintenance medications filled? Is mail-order available?
- a. You have two options when filling 90-day or maintenance medications. With Maintenance Choice, you will have a lower copay and you can pick-up your maintenance prescription at a CVS retail store or you can order the prescription by mail at [caremark.com](#).
 - b. You can opt out of the Maintenance Choice program by calling the number on your CVS card. Please note that your costs may be higher if you elect not to participate in the Maintenance Choice program.
- 4) What prescription drugs are covered at 100%?
- a. The Affordable Care Act (ACA) list of drugs covered are available at [LearnChooseBenefit](#).
- 5) If I have a CDHP medical plan, do I have to hit the deductible before the plan pays for any of my prescription drugs?

- a. No, many maintenance medications are covered at the coinsurance rate before you meet your deductible. See the HDHP Preventive Drug Therapy List at [LearnChooseBenefit.com](https://www.learnchoosebenefit.com).
 - b. The prescription expenses do apply towards your out-of-pocket maximum.
- 6) Do my out-of-pocket drug costs count toward the deductible in the PPO Plan?
- a. Under the PPO, you will pay copays/coinsurance at the three-tier level below. This applies towards your out-of-pocket maximum but not the deductible since the plan is paying prior to meeting your deductible.
 - i. Generic \$20 copay
 - ii. Formulary Brand = 35% coinsurance (\$20 min - \$75 max)
 - iii. Non-Formulary = 55% coinsurance (\$70 min - \$150 max)
- 7) Is Rx Saving Solutions part of the pharmacy plan?
- a. Yes, this program works with CVS to assist members with finding prescription alternatives at lower costs.
 - b. You can use the Rx Savings Solutions if enrolled in any TreeHouse medical plan.
- 8) How do I sign up for the savings program with Rx Savings Solutions?
- a. Go to [Rx Saving Solutions](#) to activate your account.
- 9) Is Prudent Rx part of the pharmacy plan?
- a. Yes, this program is designed to get lower costs for specialty medications when you are enrolled in the PPO Plan. Prudent Rx works with CVS caremark, the drug manufacturer and you to reduce the costs of specialty medications.
- 10) What if I don't use Prudent Rx for specialty medications?
- a. If you don't contact Prudent Rx, they will contact you. If do not enroll in the with Prudent Rx, you may be responsible for 30% of the cost of your specialty medication.

Health Savings Account (HSA)/Flexible Spending Account (FSA)

- 1) What will I receive from Optum?
- a. Soon after you make your enrollment election in Workday, Optum will send a welcome packet to your home. You must respond to Optum to open your account. Contributions cannot be made to your account if it is not opened.
 - b. Once your account is open, you will receive a debit card.
- 2) What is the relationship between the HSA and Empower?
- a. You can see both your HSA and 401(k) accounts on the same platform at Empower. Seeing both accounts together provides a greater ease of access and shows you the key roll your HSA has in your retirement planning.
- 3) How much can I contribute to my HSA in 2023? Are there limits?
- a. The IRS maximum contribution, which includes any contribution that may be made by TreeHouse, is \$3,850 for employee only coverage and \$7,750 for family coverage which includes employee + child(ren) and employee + spouse.
 - b. If you are 55 or older, you may contribute an additional \$1,000 catch-up.

- 4) Is there a minimum contribution election amount for a Health Savings Account (HSA) election?
 - a. Yes, the minimum annual HSA election is \$100 although you do not need to make an election to receive the employer contribution (if applicable).
- 5) When enrolling in a CDHP medical plan do I have to contribute to the HSA to be eligible for the employer contribution?
 - a. No, the company contribution (if applicable) does not require that you contribute to your HSA.
- 6) Can I enroll in a CDHP medical plan, with an HSA, if I am enrolled in Medicare?
 - a. If you are enrolled in Medicare, you cannot contribute to an HSA and the company cannot contribute. You can participate in the CDHP plan but cannot contribute to an HSA. When you make your election in Workday, select the ineligible plan to stop any TreeHouse contributions.
- 7) Is there a specific age limit to use up the HSA funds?
 - a. No, the funds are available through retirement years for eligible expenses, however, contributions are not permitted if enrolled in Medicare.
- 8) How are the HSA contributions made into the HSA?
 - a. Generally, your contributions are deducted each paycheck, funded on Friday of the pay week, and deposited in your Optum Account within 48 hours.
 - b. TreeHouse contributions (if applicable) are made:
 - i. in full on your January paycheck for Open Enrollment elections
 - ii. in pro-rated, equal installments throughout the rest of the plan year for new hires and newly eligible
- 9) Can I make mid-year changes to my HSA deductions?
 - a. Yes, you can change the amount of your deduction at any time in Workday; the deduction amount cannot exceed the annualized, per pay period amount minus the full-year employer contribution.
- 10) If I make a mid-year change in coverage tiers to my CDHP plans affecting the HSA contribution limits, does TreeHouse change the company HSA contribution?
 - a. If you become eligible for a larger company contribution mid-year, you will begin to receive prorated contributions up to the higher limit through payroll until you reach the new maximum, or the plan year ends.
 - b. If you drop a family tier to a single tier, no adjustment is made.
- 11) What eligible expenses to use HSA contributions?
 - a. Payments and reimbursements from your HSA must be for qualified medical expenses used for eligible dependents. See [IRS Publication 969](#).
- 12) Is there a maximum balance that can be kept in an HSA?
 - a. No, there is no maximum balance you can have in your HSA. There is only an annual contribution maximum.

- 13) Are there investment opportunities for my HSA funds?
- Yes, once your account reaches a balance of \$2,100 you can setup a separate investment account to invest a portion of your savings in mutual funds.
- 14) Can a beneficiary be assigned to the HSA?
- Yes, you should assign a beneficiary to your HSA by logging into your Optum account (or by logging into Empower and linking to your Optum Bank account).
- 15) Who pays for the account maintenance fees?
- While you are employed, TreeHouse will pay the monthly maintenance fee for your HSA. Once you are no longer employed at TreeHouse, you will be responsible for the maintenance fee.
- 16) Can I rollover my balances from an existing HSA into my Optum HSA?
- You can roll over funds from other HSAs into Optum when you enroll in a CDHP medical plan.
 - You need to contact your former HSA provider to transfer funds once the new HSA with Optum is established.
- 17) What is the maximum annual contribution to Flexible Spending Accounts (FSA)?
- The maximum election for Health FSA is \$2,850.
 - The maximum election for Dependent Care FSA is \$5,000.
- 18) Will I receive an FSA debit card?
- Yes, you will receive 2 debit cards if you enroll in the Health Care Flexible Spending Account.
 - Your debit card is valid through the expiration date.
 - You will not receive debit cards if you enroll in the Dependent Care Flexible Spending Account. Use a claim form for reimbursement of eligible expenses.
- 19) Are there restrictions on what can be charged using the FSA debit card?
- The debit card can be used for any eligible expenses. See [TaxSaverPlan](#) for a link to eligible expenses.
- 20) Does TreeHouse have a crossover feature with the Health FSA where charges are automatically submitted to the FSA account?
- No, there are no automatic charges made to your FSA.
- 21) Is there a “grace period” for unused FSA contributions?
- No, the FSA plan does not allow a grace period. Expenses must be incurred in the plan year that ends Dec 31st and submitted for reimbursement by April 30th.
- 22) What happens if I don’t use all of my FSA election?
- The FSA has a use-it or lose-it rule. Unused money will not carryover at the end of the year.

Dental

- 1) Where is the Delta Dental provider list found?
 - a. Visit [LearnChooseBenefit](#), under Health Benefits, click on Dental, see the 'Find a Provider' section on the left side and select 'click here'. You can pick providers in either the PPO or Preferred networks.
 - b. Visit [DeltaDentalLL.com](#).
 - c. Download the Delta Dental mobile App.
- 2) When will I receive a Delta Dental ID card?
 - a. You will receive a Delta Dental ID card after your initial enrollment, about 2 weeks after you are eligible. Use the Delta Dental ID card when obtaining dental services.
- 3) Is orthodontia included in dental benefits?
 - a. Orthodontia is covered under the High Plan for dependent children up to age 19. The Low Plan does not include orthodontia.
 - b. Neither plan covers adult orthodontia.
 - c. New hires or newly eligible members may receive prorated benefits over the course of treatment for "in progress" ortho services.
- 4) What additional oral health benefits are offered?
 - a. Individuals with specific health conditions (examples include diabetes, kidney failure, and pregnancy) can enroll in the Enhanced Benefit Program for additional services.

Vision

- 1) Do I need a VSP ID card when I seek services?
 - a. No, simply provide your personal information to your provider and they will confirm your coverage. Visit [VSP TreeHouse](#). You can find providers, see coverage options and more.
- 2) Does VSP offer hearing exams and discounts on hearing aids?
 - a. VSP offers hearing aid and other discounts. The discounts are listed on the [vsp.com](#) website (link from the [LearnChooseBenefit.com](#) website). Discounts are available to all VSP members.

Life and Disability

- 1) Where is the Life Insurance beneficiary information kept?
 - a. Beneficiaries are housed in Workday. It's important that you review your elections each year. You can enter your primary and contingent Life Insurance beneficiaries in Workday on the Basic Life Plan. The beneficiary named to the Basic Life Plan is the same beneficiary for any Supplemental Life Plans in which you are enrolled. There is no separate beneficiary for Supplemental Life Plans.
- 2) Is there any age reduction schedule for Basic Life Insurance coverage for employees?
 - a. If you are 60 or older, there is reduction in benefits for Basic Life Insurance. Coverage will reduce as you age (65% at age 60; 50% at age 70; 35% at age 75). Further reductions also apply, see the life insurance summary on [LearnChooseBenefit.com](#) for more information.

- 3) Can the life insurance benefit convert to an individual policy?
 - a. Yes. If you leave the company or lose coverage, you will receive a letter from MetLife with options and rates.
- 4) The company provides Basic Life Insurance and AD&D coverage, each at 1.5 X base salary. What is the total benefit paid to the beneficiary if both the Basic Life and AD&D claims are paid?
 - a. The benefit paid is a total of 3 X the annual salary: 1.5 X for each level of coverage. The AD&D benefit for accident coverage must be consistent with AD&D eligibility.
- 5) What is the coverage for supplemental AD&D?
 - a. There are two options:
 - i. Employee – election 1-5 X salary
 - ii. Family – see below c. i. ii. iii.
 - b. Once you select the option of employee or family, then you choose a multiple of salary in coverage amount.
 - c. If you elect family coverage the coverage depends on who the claim is filed for at time of claim. If the claim is for:
 - i. Only a spouse, the coverage is 50% of the elected salary multiple
 - ii. Only a child, the coverage is 15% of the elected salary multiple per covered child
 - iii. Both spouse and child(ren), the coverage is 40% for the spouse and 10% for the child(ren)
- 6) How do I enroll for Short-Term Disability (STD) coverage?
 - a. STD coverage is provided to you at no cost. When you make your elections, STD coverage is automatically included.
- 7) How is the Voluntary LTD Buy-Up premium calculated?
 - a. The LTD Buy-Up premium is \$.567 per \$100 of base monthly earnings (up to maximum), not just the difference between 50% and 60%. There is a calculation example in the LTD overview on the LearnChooseBenefit.com website.
- 8) Does TreeHouse pay the portion of basic LTD when the LTD Buy-Up option is elected?
 - a. Yes, the company pays up to the 50% and you only pay for that additional 10%.

Additional Benefits

- 1) What other plans help manage my well-being?
 - a. TreeHouse offers an Employee Assistance Program (EAP) that can help you manage your health. This benefit is automatically available to you and your immediate family at no cost.
 - b. The EAP provides up to 5 in-person sessions per issue to support your mental health plus support for financial and legal services. Contact the EAP at 888-319-7819 or visit the website metlifegc.lifeworks.com—to access the site use the following log in:
 - Username: metlifeassist
 - Password: support

- 2) How can TreeHouse help with care for my family?
 - a. We have partnered with Care.com to bring you Care@Work to access care for children, seniors, pets, your home, and more with no subscription fee.
 - b. With Care.com, back-up care is available when you can use your own local provider, pay them directly, then submit a receipt for reimbursement up to \$125 per day. Enroll at [TreeHouseFoods.Care.com](https://www.treehousefoods.com/care.com).
- 3) What else can I find at Care.com?
 - a. LifeMart, a discount program is available to you at Care.com. The program offers discounts for travel, gifts, big purchases, and day-to-day essentials.

401(k)

- 1) Where are 401(k) deferral elections made?
 - a. Visit Empower at myTreeHouse401k.com to make your elections. Your contribution % is deducted from each paycheck and deposited into your 401(k) account.
 - b. Pre-tax and Roth elections are made as a percentage of your paycheck and are deducted from each paycheck and deposited into your 401(k) account.
 - c. Pre-tax catch-up and Roth catch-up contributions elections are separately for employees who are 50 or older and made as a flat dollar/per paycheck amount.
 - d. All contributions will be withheld from each paycheck until applicable IRS limits are reached.
- 2) How do I access my Empower account online?
 - a. You can log into your account online at [MyTreeHouse401k](https://MyTreeHouse401k.com). From the home page, click on the Register button, and then fill in your personal information. Click Continue and follow the steps to create a username and password. You can also obtain account information by calling the Empower Participant Services Center at 1-833-THS-401k (1-833-847-4015). Retirement representatives are available Monday through Friday, from 8:00 a.m. to 10:00 p.m. Eastern time (excluding most financial market holidays) and Saturdays from 9:00 a.m. to 5:30 p.m. Eastern time.
- 3) What if I already have another Empower account?
 - a. If you have an existing Empower account from a previous employer, you must call Empower to register for the website and link 401(k) accounts. The 401(k) accounts would not be combined; they would both be accessible through the same login.
- 4) How often can contribution elections be made?
 - a. You can change your deferral at any time during the year with Empower.
- 5) How much can be contributed through payroll deductions?
 - a. You can contribute up to the IRS maximum of \$22,500 for 2023 on pre-tax and/or Roth basis. You defer as a percentage of eligible earnings in whole percentages, 1% to 80%.
 - b. If you attain age 50 or above in 2023, you may also contribute an additional \$7,500 in pre-tax and/or Roth catch-up contributions. You defer as a flat per-paycheck amount.
 - c. If you reach any of the above IRS limits during the year, applicable contributions will automatically stop for the rest of the year and automatically re-start with the first paycheck of the next calendar year (based on the contribution elections you have in place at that time).

- 6) What is a Roth deferral?
 - a. The Plan gives you the option to save for retirement using after-tax contributions. When you retire, you can withdraw Roth contributions tax-free (IRS guidelines apply).

- 7) How much does TreeHouse match?
 - a. When you contribute, TreeHouse will match dollar-for-dollar, up to 5% of eligible earnings, of your eligible contributions. Eligible contributions can be any combination of pre-tax, Roth, and any catch-up contributions, up to 5% of eligible earnings.
 - b. TreeHouse reviews all contributions after year-end to confirm that 100% of your employee deferrals were matched up to 5% of your eligible pay for the year. If additional match is due, a “true-up” match is credited to your account after year-end, generally in the first quarter.

- 8) Does TreeHouse match all employee contributions?
 - a. Yes, TreeHouse provides matching contributions on pre-tax, Roth, pre-tax catch-up, and Roth catch-up to a combined maximum of 5% of eligible earnings. Additional IRS rules apply as noted in items 5 and 6 above.

- 9) What is the vesting schedule for employer contributions?
 - a. All TreeHouse matching contributions made are immediately 100% vested.

- 10) Is the beneficiary in Workday the same as the 401(k) beneficiary?
 - a. No, you must make a separate 401(k) beneficiary election directly with Empower.

- 11) Can retirement savings from a previous employer be rolled over in the Empower plan?
 - a. Yes, contact Empower at myTreeHouse401k.com or 1-833-847-4015.