



2020 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 the Plan Document rules control how the Plan is administered.



FAQ Contents

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Eligibility and Enrollment

- 1) Who is eligible for coverage?
 - a. All full-time (scheduled to work at least 30 hours per week), non-union employees.
 - b. Your dependents which include your legal spouse, children under age 26 and disabled children.

- 2) When is the enrollment period?
 - a. You are eligible to enroll within 31 days of hire, or within 31 days in which you become eligible, or within 31 days of a Qualified Life Event (i.e. marriage, birth of a child) and each fall during the specified Open Enrollment period.

- 3) When do Health and Welfare benefits begin for hourly employees?
 - a. Health and Welfare benefits (other than disability) start on the 1st of the month following hire; disability benefits begin 90 days from hire date.

- 4) When do Health and Welfare benefits begin for salaried employees?
 - a. All Health and Welfare benefits start on the date of hire.
- 5) When do 401(k) benefits begin?
 - a. You are eligible to contribute to the 401(k) Plan on the 1st of the month following 60 days of full-time employment. You will receive enrollment materials from Empower prior to your eligibility date. Once you have enrolled through the Empower website, contributions would be effective on your paycheck as soon as administratively possible.
- 6) When do benefits end?
 - a. Benefits end on the date you are no longer eligible (i.e. termination, part-time status or Long-Term Disability (LTD) approved) or if you fail to pay the required premiums. COBRA may be offered when coverage ends.
 - b. 401(k) contributions would continue on any trailing paychecks containing eligible earnings.
- 7) 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 at TreeHouse.
- 8) Is there more information available about the benefit plans?
 - a. Learn more at www.learnchoosebenefit.com. 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 in Workday at <https://www.myworkday.com/treehouse/login.html>.
 - b. Enroll and manage your 401(k) with Empower at www.MyTreeHouse401k.com.
- 2) 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.
- 3) How do I reset my Workday password?
 - a. Call the IT Help Desk at 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 www.learnchoosebenefit.com, click “Health Benefits” on the top menu line and find under “Documents”. The premium rate sheet shows monthly costs.
- 2) How frequently are premium deductions and HSA/FSA deductions taken?
 - a. Deductions are spread evenly throughout the year based on your pay frequency.

- 3) Who is required to pay the medical plan spousal surcharge?
 - a. The spousal surcharge is applied if your spouse is eligible for employer subsidized medical coverage through his/her employer, and you choose to enroll them in 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 (i.e. dental, vision).
 - b. There is no spousal surcharge if your spouse is enrolled in a government plan such as Medicare.
 - c. If your spouse's coverage changes, you can drop/apply the surcharge within 31 days by creating a Life Event and updating the surcharge.

Dependents and Dependent Verification

- 1) 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. Blue Cross Blue Shield will contact you to request the certification.
- 2) How long do I have to submit documentation to add a new dependent?
 - a. You must submit dependent verification within 31 days of eligibility.
- 3) Where do I submit dependent verification documents?
 - a. Upload birth/marriage certificates or your current tax return to Workday at <https://www.myworkday.com/treehouse/login.html>. Go to the Personal Information worklet and select Worker Documents.
 - b. You can upload the documents into Workday during the Benefit Hire event or at a later date.
- 4) 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.
- 5) Can I cover my same- or opposite-sex domestic partner?
 - a. No, only legal dependents/spouses are eligible for coverage.

Medical

- 1) What are the medical plan options?
 - a. There are 3 medical options: TreeHouse PPO, CDHP (Consumer Driven Health Plan) 2250 and 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.
- 3) Where is the BCBS provider list for doctors and hospitals found?
 - a. Visit www.learnchoosebenefit.com, under Health Benefits, click on Medical and scroll to the Find a Doctor page.
 - b. Visit www.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.
- 5) How do I receive my Member Rewards?
 - a. If eligible, you will receive your Member Rewards check to your home address.
- 6) Are Member Rewards taxable?
 - a. Yes, the IRS requires your benefit be taxed. Taxes are processed through Payroll.
- 7) 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.
- 8) 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.
- 9) 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.

- 10) 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).
- 11) Where can I find more information about Blue Cross Blue Shield programs?
 - a. The Blue Cross Blue Shield website www.bcbsil.com, 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 has a large network of CVS and other non-CVS pharmacies. See the pharmacy locator available at www.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.
- 3) What is the Maintenance Choice program?
 - a. Maintenance Choice gives you two options when filling 90-day prescriptions 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 www.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) Where can I fill specialty medications?
 - a. Specialty medications must be filled through CVS/caremark.
- 5) What prescription drugs are covered at 100%?
 - a. The Affordable Care Act (ACA) list of drugs covered are available at www.learnchoosebenefit.com.
- 6) 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. Generally, yes, but there are many maintenance medications covered at the coinsurance rate before you meet your deductible. See the HDHP Preventive Drug Therapy List at www.learnchoosebenefit.com.
- 7) 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 deductible.
 - i. Generic \$20 copay
 - ii. Formulary Brand = 35% coinsurance (\$20 min - \$75 max)

- iii. Non-Formulary = 55% coinsurance (\$70 min - \$150 max)

HSA-Health Savings/FSA-Flexible Spending Accounts

- 1) 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).
- 2) How much can I contribute to my HSA in 2020? Are there limits?
 - a. The IRS maximum contribution, which includes any contribution that may be made by TreeHouse, is \$3,550 for employee only coverage and \$7,100 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.
- 3) 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](#).
- 4) 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.
- 5) Is there a specific age limit to use up the HSA funds?
 - a. No, the funds are available through retirement age, however, contributions are not permitted if enrolled in Medicare.
- 6) How are the HSA contributions made into the HSA?
 - a. Generally, your contributions are deducted each pay check, 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 the first paycheck in January for Open Enrollment elections
 - ii. in pro-rated, equal installments throughout the rest of the plan year for new hires and newly eligible
- 7) 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.
- 8) 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 reduce tiers from a family tier to a single tier or any combination of a higher tier to a lower tier, no adjustment is made.

- 9) Can I make mid-year changes to my HSA deductions?
- 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) Is there a maximum balance that can be kept in an HSA?
- No, there is no maximum balance you can have in your HSA. There is only an annual contribution maximum.
- 11) What will I receive from Optum?
- Optum will send a welcome packet. You must respond to Optum to open your account. Contributions cannot be made to your account if it is not opened.
 - Once your account is open, you will receive a debit card.
- 12) 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.
- 13) What is the maximum annual contribution to Flexible Spending Accounts (FSA) for 2020?
- The maximum election for Health FSA is \$2,700.
 - The maximum election for Dependent Care FSA is \$5,000.
- 14) 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.
- 15) 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. If you make an FSA election next year, you can use the same debit card.
 - You will not receive debit cards if you enroll in the Dependent Care Flexible Spending Account.
- 16) Are there restrictions on what can be charged using the FSA debit card?
- The debit card can be used for any eligible expenses. See www.taxesaverplan.com for a link to eligible expenses.
- 17) 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.

Dental

- 1) Where is the Delta Dental provider list found?
 - a. Visit www.learnchoosebenefit.com, 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.
- 2) 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.
- 3) 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.
- 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.
- 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 www.vsp.com website (link from the www.learnchoosebenefit.com website). Discounts are available to all VSP members.

Life and Disability

- 1) Where is the Life Insurance beneficiary information kept?
 - a. Beneficiary elections are made in Workday for life insurance. It's important that you review your elections each year. You can enter your primary and contingent Life Insurance beneficiaries in Workday.
- 2) Is life insurance taxed upon payment?
 - a. No, generally, life insurance payments to the beneficiary are tax-free.
- 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 enrollment options and rates.

- 4) 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 to 65% at age 60. Further reductions also apply, see the life insurance summary for more information. There is no age reduction for AD&D coverage.
- 5) How is the Voluntary LTD Buy-Up premium calculated?
 - a. The LTD Buy-Up premium is \$0.283 per \$100 of monthly covered payroll (up to maximum) There is a calculation example in the Long-Term Disability Overview on the www.learnchoosebenefit.com website.
- 6) 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%.
- 7) 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.
- 8) 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).

401(k)

- 1) Where are 401(k) deferral elections made?
 - a. Visit Empower Retirement at www.MyTreeHouse401k.com to make your elections. 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. Pre-tax catch-up and Roth catch-up contributions elections are made as a flat dollar/per paycheck amount. Catch-up contributions will be withheld from each paycheck.
- 2) How do I access my Empower account online?
 - a. You can log into your account online at www.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 **833-THS-401k (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) 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).
- 5) How often can contribution elections be made?
 - a. You can change your deferral at any time during the year with Empower.
- 6) How much can be contributed through payroll deductions?
 - a. You can contribute up to the IRS maximum of \$19,500 for 2020 on a 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 2020, you may also contribute an additional \$6,500 in pre-tax and/or Roth catch-up contributions if you are 50 years or older. You defer as a flat per-paycheck amount.
- 7) How much does TreeHouse match?
 - a. TreeHouse will match your contributions dollar-for-dollar, up to 5% of your eligible earnings.
- 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 item 6 above.
- 9) Is the beneficiary in Workday the same as the 401(k) beneficiary?
 - a. No, you must make a separate 401(k) beneficiary election with Empower.
- 10) Can retirement savings from a previous employer be rolled over in the Empower plan?
 - a. Yes, contact Empower at www.MyTreeHouse401k.com for information on rolling over a previous employer's 401(k) without incurring taxes on the transaction.
- 11) What is the vesting schedule for employer contributions?
 - a. All TreeHouse matching contributions made are 100% vested immediately.