



**2023 Open Enrollment**  
**October 24 – November 4, 2022**

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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**What’s New for 2023?**

- 1) **Blue Distinction Centers+** Blue Cross Blue Shield offers a higher level of coverage when you use these centers for maternity or certain surgical procedures. This enhancement is included in the TreeHouse PPO Plan and the Consumer Driven Health Plans. See your 2023 Summary of Benefit Coverage.
- 2) **Vision Enhancement** Your vision plan now includes a LightCare benefit. This plan enhancement allows for the \$220 allowance to be used for non-prescription sunglasses or blue light filtering glasses, instead of prescription glasses or contacts.
- 3) **Evidence of Insurability (EOI) for Child Life and Long-Term Disability (LTD) Buy-Up** MetLife will require you to complete an EOI if you enroll in, or increase coverage for, LTD buy-up or child life at any time other than your initial enrollment, generally when you are first hired. MetLife will contact you directly and once approved, your coverage and premium cost will be updated in Workday.

- 4) **Contribution Limit Increase for Flexible Spending Account (FSA)** The IRS sets limits annually for FSA contributions. Please note the 2023 limit will be announced in late 2022. The 2022 limit is \$2,850.
- 5) **Contribution Limit Increase for Health Savings Account (HSA)** The IRS has increased the contribution limit to \$3,850 for single and \$7,750 for family coverage.

## Decision Support Tools

- 1) Where is more information available to learn about benefits and make benefit enrollment decisions?
  - a. [LearnChooseBenefit.com](https://www.learnchoosebenefit.com) where you can find Summary of Benefit Coverage and other documents.
- 2) How can I decide which medical plan works best for me and my family?
  - a. The Plan Comparison tool on [LearnChooseBenefit.com](https://www.learnchoosebenefit.com) allows you to model different scenarios. This confidential tool provides estimated costs including premium payments and out-of-pocket estimates.
- 3) What if I need help finding a healthcare provider, facility or more information about my health condition?
  - a. The Benefit Value Advisor (BVA) at Blue Cross Blue Shield website can help. Simply call the number on the back of your ID card (800) 548-1686 if you need a procedure or test, such as an MRI, compare costs before making your appointment for help finding a high-quality, low-cost provider.

## 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.
- 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 October 24<sup>th</sup> through November 4<sup>th</sup>, 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 1<sup>st</sup> of the month following hire; Disability benefits for hourly employees begin 90 days from hire date.
  - b. Open Enrollment benefits are effective on January 1<sup>st</sup>.

- 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 1<sup>st</sup>.
- 6) When do 401(k) benefits begin?
  - a. Full-time employees are eligible to enroll in the 401(k) Plan on the 1<sup>st</sup> 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. The date you are no longer eligible (e.g., termination of employment or STD exhaustion (LTD status)).
- 8) If no Open Enrollment elections are made, will benefits carryover into 2023?
  - a. Yes, *except* the Savings and Spending Accounts: Health Savings Account (HSA) and Flexible Spending Accounts (FSA). Be sure to make these elections in your Workday Open Enrollment election to contribute in 2023.

## Technology

- 1) Where do I enroll for benefits?
  - a. Enroll in and manage your health and welfare benefits online in Workday at [myworkday.com/treehouse/login.html](https://myworkday.com/treehouse/login.html).
  - b. You can also enroll on your smartphone using the Workday app.
  - c. Enroll and manage your 401(k) with Empower at [myTreeHouse401k.com](https://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. See your HR representative if you don't know your ID.
- 3) How do I reset my password?
  - a. Call the IT Help Desk at 920-403-1555.
- 4) 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.
- 5) 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.

## Premium Costs and Deductions

- 1) Where can I find the benefit premium costs?
  - a. Visit [LearnChooseBenefit.com](https://LearnChooseBenefit.com), click "2023 Benefits Open Enrollment" on the homepage. The premium rate sheet shows monthly costs.
  - b. When you make your elections in Workday, the monthly costs will display.

- 2) How frequently are premium deductions and HSA/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- 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.
  - b. COBRA is offered when coverage ends.
  - c. 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 at Open Enrollment?
  - a. You must submit dependent verification documents by November 30, 2022. You can upload the documents into Workday during the Open Enrollment event or at a later date. 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 at [myworkday.com/treehouse/login.html](https://myworkday.com/treehouse/login.html). Go to Personal Information and click on Worker Documents, then Add.
- 5) Will dependent verification be audited?
  - a. Yes, TreeHouse will conduct a mandatory company-wide dependent verification in early 2023. Even if you are providing your documents for open enrollment, you will have to provide documents to an outside source to continue medical coverage for your dependents. You will be contacted by mail.
- 6) Is the Social Security number required when enrolling dependents at Open Enrollment?
  - a. Yes, you must enter a valid SSN to identify your dependent and process claims.
  - b. When enrolling a newborn/adopted child at another time of the year, the SSN is not required at the initial enrollment window.

## Medical

- 1) Where is the Blue Cross Blue Shield (BCBS) provider list for doctors and hospitals found?
  - a. Visit [LearnChooseBenefit.com](https://www.learnchoosebenefit.com), under Health Benefits, click on Medical and scroll to the Find a Doctor page.
  - b. Visit [bcbsil.com](https://www.bcbsil.com).
- 2) How is the out-of-pocket (OOP) maximum calculated? By individual or family?

*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.*

- 3) 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 they all reach the deductible.
- 4) Is there a separate out-of-pocket (OOP) maximum and deductible for Employee + Spouse and Employee + Children levels?
  - a. No, the coverage tiers are Employee and Employee + Family. The individual deductible only applies in the CDHP plans if you carry employee only coverage. There is still an individual OOP maximum per person of \$4,500 or \$6,000 depending on the plan.
- 5) 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 benefit document (SPD).
- 6) Where can I find more information about BCBS programs?
  - a. [LearnChooseBenefit.com](https://www.learnchoosebenefit.com) includes the BCBS Enrollment Guide with information about the medial plans and more.
  - b. The Blue Cross Blue Shield website [bcbsil.com](https://www.bcbsil.com), includes information regarding MD Live, Nurseline, Well On Target; take your Health Assessment and find information about Member Rewards.
- 7) What are Blue Care Distinction Centers + (BDC+)?
  - a. A BDC+ offer 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.

- 8) What about ID cards?
  - a. If you newly enroll in 2023 or you are a Winland Foods employee, you will receive an ID card. If you are enrolled this year and continue your coverage into the new year, you can use your current ID card.
  - b. New ID cards or electronic ID cards on BAM (Blue Access for Members) will show the deductible amount associated with your plan.

## Pharmacy

- 1) What pharmacies are covered 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](https://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. 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](https://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) What prescription drugs are covered at 100%?
  - a. The Affordable Care Act (ACA) list of drugs covered are available at [LearnChooseBenefit.com](https://www.learnchoosebenefit.com).
- 5) If I have a CDHP medical plan (i.e., the Consumer 2250 or 3000 plans), 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 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.

### Savings and Spending Accounts - Health Savings Account (HSA)/Flexible Spending Account (FSA)

- 1) Is there a minimum election amount for an HSA election?
  - a. Yes, the minimum annual HSA election is \$100 per year although you do not need to make an election to receive the employer contribution (if applicable).
- 2) What is the maximum contribution for an HSA election?
  - a. The maximum contribution, which includes any contribution that may be made by TreeHouse, has increased for 2023 to \$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.
- 3) If I want to keep my HSA election amount the same for 2023, do I need to make an election?
  - a. Yes, HSA elections do not roll into the new year.
  - b. You can also change your HSA election at any time during the plan year. Log in to [Workday](#) to make a benefit change. HSA elections are not made on the Empower site.
- 4) Can balances from existing HSAs and/or HRAs roll over into Optum HSAs?
  - a. You can roll over funds from other HSAs into Optum when you enroll in a CDHP medical plan.
- 5) How do I transfer an HSA to Optum?
  - a. Account holders need to contact their former HSA provider to transfer funds once the new HSA with Optum is established. This cannot be initiated through Workday.
- 6) If an HSA was previously established and the 2023 healthcare election is for PPO Plan, not a CDHP, can the HSA funds be used for dependents medical expenses?
  - a. Yes, reimbursements from your HSA are allowed even when you are no longer eligible to contribute to the HSA, however, you can no longer contribute to the HSA.

Reimbursements must be for qualified healthcare expenses used for eligible dependents. See [IRS Publication 969](#).

- 7) 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. Be sure to make your HSA election using the “ineligible” option.
- 8) 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.
- 9) How are HSA contributions made into the HSA?
  - a. Your contributions are deducted each paycheck and deposited in your Optum Account. Generally, the deposit is made on the Friday of the pay week and available within 48 hours.
  - b. TreeHouse contributions (if applicable) are made in full on the first paycheck in January for Open Enrollment Elections. New hires and newly eligible enrollments receive TreeHouse contributions in prorated amounts in equal installments throughout the remainder of the plan year.
- 10) When enrolling in a CDHP without electing an HSA deduction, will the company still contribute to the HSA account?
  - a. Yes, the company will contribute (if applicable) even if you do not elect to contribute.
- 11) 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.
- 12) 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.
- 13) 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.
- 14) Are there investment opportunities for my HSA funds?
  - a. Yes, once your account reaches a balance of \$21,00 you can setup a separate investment account to invest a portion of your savings in mutual funds.
- 15) Can a beneficiary be assigned to the HSA?
  - a. 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).

- 16) 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.
- 17) If I want to keep my FSA election amount the same for 2022, do I need to make an election?
- Yes, FSA elections for Health Care or Dependent Care do not roll into the new year. You must make an election if you want to enroll for 2023.
- 18) Does TreeHouse have a crossover feature with the Health Care FSA where charges are automatically submitted to the FSA account?
- No, there are no automatic charges made to your FSA.
- 19) Will I receive a new FSA debit card for 2023?
- Only new enrollees will receive a new debit card for 2023. If you are currently enrolled in an FSA and elect for 2023, you can continue to use your current debit card until its expiration date.
- 20) Are there restrictions on what can be charged using the FSA debit card?
- The debit card can be used for any eligible expenses including some OTC (over the counter) and menstrual care products. See [taxsaverplan.com](https://www.taxsaverplan.com) for a link to eligible expenses.
- 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 31<sup>st</sup> and submitted for reimbursement by April 30<sup>th</sup>.
- 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?
- Visit [LearnChooseBenefit.com](https://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. Or go to directly to at [deltadentalil.com](https://www.deltadentalil.com).
- 2) Are orthodontia benefits available?
- They are available to dependent children up to age 19 when enrolled in the High Plan.
- 3) What additional oral health benefits are offered?
- 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 the [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, AD&D, 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) What is the Evidence of Insurability (EOI) process?
  - a. If you are increasing the coverage level or electing supplemental life coverage for yourself or your dependents, or if you are electing LTD Buy-Up for the first time, you will have to complete an EOI. MetLife will contact you directly to submit your form.
- 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) 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 for more information.
- 5) Can the LTD Buy-Up election be made for 2023 without completing a Statement of Health?
  - a. No, you can elect LTD Buy-Up during the Open Enrollment period and will need to complete a Statement of Health. You will not be entitled to receive the Buy-Up benefit payment if you are on a Leave status as of January 1<sup>st</sup> or become disabled from a previous claim.
- 6) 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.
- 7) 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%.

- 8) The company provides Basic Life Insurance and AD&D coverage, each at 1.5 times 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 times the annual salary (less any age reduction rules); 1.5 times for each level of coverage. The AD&D benefit for accident coverage must be consistent with AD&D eligibility.
- 9) 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)

## Additional Benefits

- 1) What other plans help manage my health?
- 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 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](http://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](http://TreeHouseFoods.Care.com).

## 401(k)

- 1) Where are 401(k) deferral elections made?
- a. Visit Empower at [myTreeHouse401k.com](http://myTreeHouse401k.com) to make your elections. Your contribution % is deducted from each paycheck and deposited into your 401(k) account.
- 2) 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).

- 3) How often can contribution elections be made?
  - a. You can make or change your deferral elections at any time during the year with Empower. Contact Empower at 1-88-THS-401k or [myTreeHouse401k.com](https://myTreeHouse401k.com).
- 4) How much can be contributed through payroll deductions?
  - a. Deferral percentages are between 1% and 80% of your eligible earnings.
  - b. The IRS has not yet published its maximum deferral limits for 2023 but will do so before the end of the year. They will likely be the same, or slightly above, the 2022 limits.
  - c. For 2022, you can contribute up to the IRS maximum of \$20,500 through pre-tax and/or Roth contributions.
  - d. If you will be 50 years or older in 2023, you may contribute even more than the regular IRS maximum – on a pre-tax and/or Roth basis. This additional eligible amount is \$6,500 for 2022.
- 5) 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.
- 6) 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.
- 7) Can retirement savings from a previous employer be rolled over in the Empower plan?
  - a. Yes, contact Empower at [myTreeHouse401k.com](https://myTreeHouse401k.com) or 1-833-847-4015.
- 8) What is the vesting schedule for employer contributions?
  - a. All TreeHouse matching contributions made are 100% vested immediately.