

# TreeHouse Foods, Inc. – Non Union Hourly & Salary

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

Your employer provides you with Basic Term Life and Accidental Death and Dismemberment insurance coverage in the amount of 1.5 times your base annual earnings, to a maximum of \$1,500,000.

## Supplemental Term Life Insurance Coverage Options

<b>For You</b>	1 to 5 times your basic annual earnings, to a maximum of \$2,000,000 (combined)
<b>For Your Spouse</b>	\$25,000 / \$50,000 / \$75,000 / \$100,000
<b>For Your Dependent Children*</b>	\$5,000 / \$10,000 / \$25,000

\*Child(ren)'s Eligibility: Dependent children ages from birth to 26 years old, are eligible for coverage.

## Reduction Schedules

<b>Basic Life</b>	Reduced to 65% at age 60, 50% at age 70, 35% at age 75
-------------------	--

## Monthly Costs\* for Supplemental Term Life Insurance

You have the option to purchase Supplemental Term Life Insurance. Listed below are your monthly rates (based on your age as of January 1 of the current year, as well as those for your lawful spouse. Rates to cover your child(ren) are also shown.

Age	Monthly Cost Per \$1,000 of Employee Coverage	Monthly Cost Lawful Spouse Coverage
Under 25	\$0.069	\$25,000 = \$11.85 per month
25 – 29	\$0.082	\$50,000 = \$23.70 per month
30 – 34	\$0.109	\$75,000 = \$35.50 per month
35 – 39	\$0.123	\$100,000 = \$47.40 per month
40 – 44	\$0.137	
45 – 49	\$0.206	
50 – 54	\$0.315	
55 – 59	\$0.588	
60 – 64	\$0.902	
65 – 69	\$1.734	
70 +	\$2.814	

<b>Cost for your Child(ren)†</b>	\$1.52 for \$5,000 \$3.04 for \$10,000 \$7.60 for \$25,000
----------------------------------	--

† Covers all eligible children

## Once Enrolled, you have Access to MetLife Advantages<sup>SM</sup> – For Support, Planning, and Protection when you need it most.

Topic	Summary
<b>Grief Counseling<sup>1</sup></b>	To help you, your dependents and beneficiaries cope with loss
<b>Delivering The Promise<sup>2</sup></b>	For support when beneficiaries need it most
<b>Total Control Account<sup>4</sup></b>	For immediate access to death proceeds
<b>Face-to-Face Will Preparation Service<sup>6</sup></b>	To help ensure your decisions are carried out
<b>Face-to-Face Estate Resolution Services<sup>SM6</sup> (ERS)</b>	To help probate your and your spouse's/domestic partner's estates.
<b>WillsCenter.com<sup>7</sup></b>	Self-service online legal document preparation
<b>Funeral Planning Services<sup>8</sup></b>	Provides beneficiaries a resource that outlines your final wishes

Go to the following link to learn more about each of the services offered: [mybenefits.metlife.com](https://mybenefits.metlife.com).



## Range of solutions for continuing workplace coverage

Topic	Summary
Portability	Learn how you can keep your coverage even if you leave your current employer
Transition Solutions <sup>2</sup>	Assistance identifying solutions for your financial situations
Accelerated Benefits Option <sup>10</sup>	For access to funds during a difficult time
Conversion	For protection after your coverage terminates
Waiver of Premiums for Total Disability (Continued Protection)	Offering continued coverage when you need it most

**Accidental Death & Dismemberment (AD&D) coverage complements your Basic Life coverage insurance and helps protect you 24 hours a day, 365 days a year.**

## AD&D Accidental Death & Dismemberment Coverage Options

This valuable coverage provides benefits beyond your disability or life insurance for losses due to covered accidents — including while commuting, traveling by public or private transportation and during business trips. MetLife's AD&D insurance pays you benefits if you suffer a covered accident that results in paralysis or the loss of a limb, speech, hearing or sight, or brain damage or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary.

### Voluntary AD&D Coverage Amounts for You:

You also have the option to enroll for Voluntary AD&D insurance.

**You can choose the Voluntary AD&D option that meets your needs:**

- 1 to 5 times salary for EE, EE+Family

### Voluntary AD&D Coverage Amounts for Lawful spouse and Child(ren):

You can choose to cover your dependent lawful spouse and child(ren) with AD&D coverage. Your dependents will be eligible for the following coverage:

#### Dependent Spouse and Child(ren):

- **Lawful spouse**— 40% of your coverage amount
- **Child(ren)** — 10% of your coverage amount

#### Dependent Lawful spouse only:

- 50% of your coverage amount

#### Dependent Child(ren) only:

- 15% of your coverage amount

\*Child(ren)'s Eligibility: Dependent children ages from birth to 26 years old, are eligible for coverage.

## Monthly Cost for Accidental Death & Dismemberment (AD&D) Insurance

Voluntary AD&D Coverage	Monthly Cost Per \$1,000 of Coverage
EE Only	\$.023
EE + Family	\$.031

## Covered Losses

This AD&D insurance pays benefits for covered losses that are the result of an accidental injury or loss of life. The full amount of AD&D coverage you select is called the "Full Amount" and is equal to the benefit payable for the loss of life. Benefits for other losses are payable as a predetermined percentage of the Full Amount, and will be listed in your coverage in a Table of Covered Losses. Such losses include loss of limbs, sight, speech and hearing, various forms of paralysis, brain damage and coma. The maximum amount payable for all Covered Losses sustained in any one accident is capped at 100% of the Full Amount.

<sup>1</sup>Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks. US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.

<sup>2</sup>MetLife administers the Delivering the Promise, Transition Solutions and Retirewise programs, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing these programs through MetLife.

<sup>3</sup>EAP services are provided through an agreement with a third party vendor and the services provided are separate and apart from the insurance and services provided by MetLife.

<sup>4</sup>The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCAs are maintained in MetLife's general account and are subject to claims of MetLife's creditors. MetLife bears the investment risk of the assets backing TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to TCAs will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

<sup>5</sup>Travel Assistance and Identity Theft Solutions services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

<sup>6</sup>Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio, a MetLife company. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

<sup>7</sup>WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters.

<sup>8</sup>Funeral Planning Service. MetLife neither captures nor stores any of the preferences or personal information you enter in the Funeral Planning Services. MetLife is not responsible for retention or communication to any third party of the contents of your Funeral Planning Services. MetLife suggests printing the completed service information and saving it in a secure place with your other important personal information and documentation. This Planning service is provided to you for informational purposes only and does not intend to cover all aspects of your specific circumstances. MetLife nor any of its affiliates, employees or representatives provide specific tax or legal advice. Please consult an attorney regarding your own personal situation.

<sup>9</sup>MetLife Infinity is offered by MetLife Corporate Services, Inc., an affiliate of Metropolitan Life Insurance Company.

<sup>10</sup>The Accelerated Benefits Option is subject to state availability and regulation. The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable federal tax treatment. If the accelerated benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation.

Like most group insurance policies, MetLife group life insurance policies contain certain exclusions, limitations, reductions of benefits and term for coverage. Any such exclusions, reductions or limitations will be described in the life insurance certificate, the terms of which govern MetLife's provision of coverage.

This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances.

Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

FOR CA Sitused cases only: This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to



California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

**This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and TreeHouse Foods and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.**

*Life and AD&D coverages are provided under a group insurance policy (Policy FormG2130-S) issued to your employer by MetLife. Life and AD&D coverages under your employer's plan terminates when your employment ceases when your Life and AD&D contributions cease, or upon termination of the group contract. Should your life insurance coverage terminate for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.*

