

Make Your Benefits Work for You

Start 2023 on the right foot by making the most of your TreeHouse Foods benefits. See inside for details.



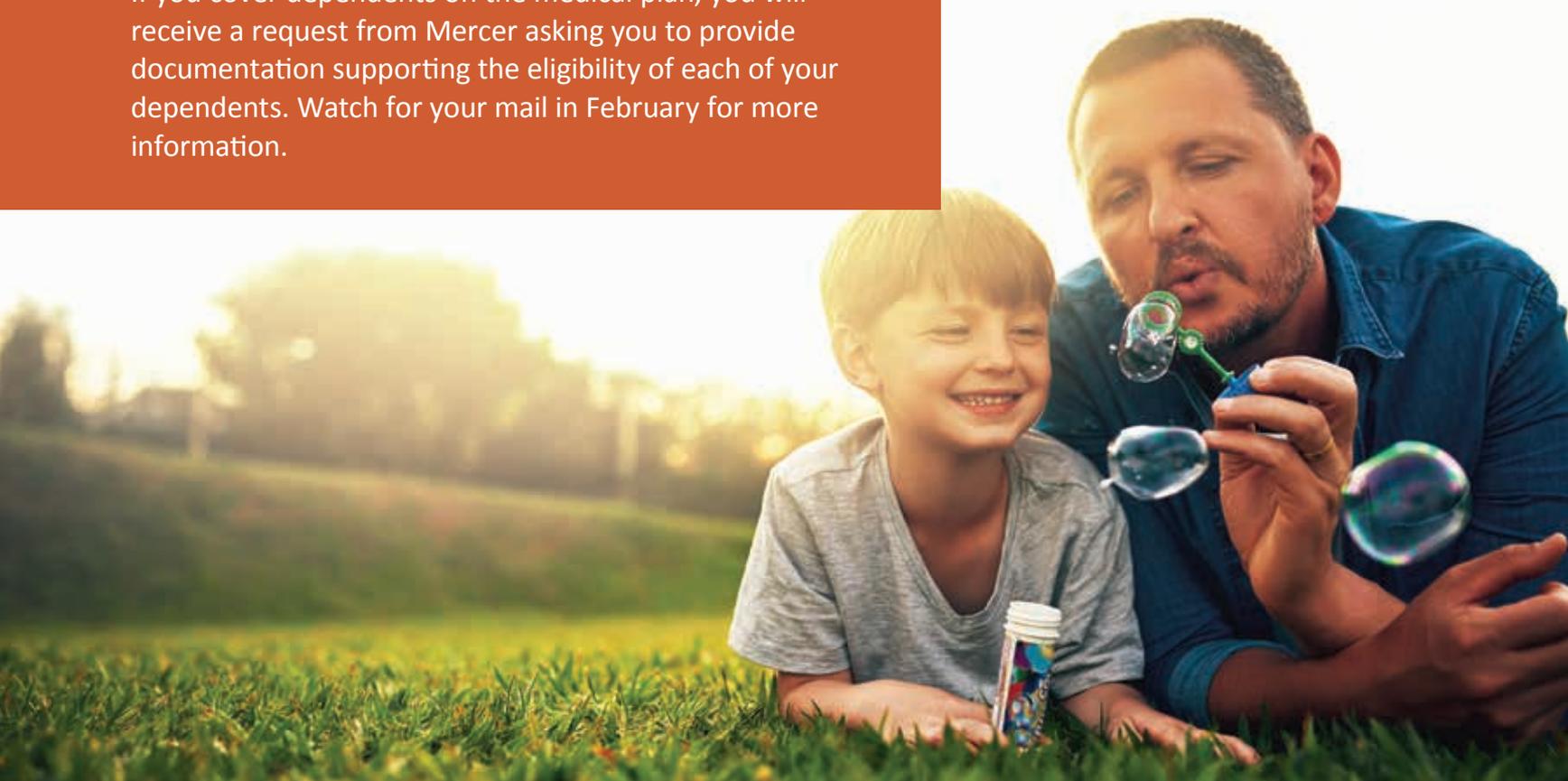
Your Benefits Checklist

Take a few minutes today to knock out these start-of-the-year tasks.

- ✔ **Submit any remaining claims:** Don't forfeit your balance! If you participated in a Flexible Spending Account in 2022, you must submit any 2022 claims by **April 30, 2023**.
- ✔ **Confirm your deductions:** Start the new year off with peace of mind. Review your first 2023 paycheck and confirm all your benefit elections are shown correctly.
- ✔ **Check your address:** Make sure that your address is updated in Workday to ensure you receive your W-2s and 1095-C. You can also choose to receive these documents electronically.
- ✔ **Register with your benefits carriers:** Stay in the know by registering your account on your medical, dental, vision and prescription drug carrier's websites. This will ensure you get the latest updates, including plan information, discounts, electronic communications, and more.

COMING SOON! VERIFY YOUR DEPENDENTS

We will soon be conducting a dependent eligibility audit. If you cover dependents on the medical plan, you will receive a request from Mercer asking you to provide documentation supporting the eligibility of each of your dependents. Watch for your mail in February for more information.



Get the Most from Your Benefits

Use these tips to save time and money on healthcare in 2023.



Choose wisely when you need care.

Emergency room care is costly. If it's not a true emergency, consider other options. For instance, an urgent care center or a clinic at your local pharmacy could be a good option if your regular doctor isn't available. In addition, your medical plan offers alternatives for non-emergency care after hours or on weekends:

- **MDLIVE:** Talk to a health provider or therapist any time from anywhere by calling 1-888-866-4204 or visiting www.MDLIVE.com/BCBSIL.
- **BCBSIL 24/7 Nurseline:** Call 1-800-299-0274 24/7 for free answers to health questions, including where to go for care.



Shop around.

If you need a procedure or test, such as an MRI, compare costs before scheduling your appointment. Call a Benefits Value Advisor at 1-800-548-1686 for help finding a high-quality, low-cost provider.



BONUS!

In addition to saving you money on care, using a Benefits Value Advisor can also earn you a cash reward through Member Rewards.



Use in-network providers.

When you stay in-network, providers charge only up to negotiated rates and bill your insurance company directly, which can save you both time and money. This includes medical, dental, vision and pharmacy providers. Find in-network providers by visiting your carrier's website.



Keep up with preventive care.

Staying on top of your preventive care can help you catch potential health issues early when they're easier and less costly to treat. Keep in mind, preventive care—including annual physicals and routine cancer screenings—are covered at 100% when you use in-network providers. And don't stop there! Remember to schedule your regular dental and vision exams, too.



Get help with everyday issues.

The LifeWorks Employee Assistance Program (EAP) provides confidential support in-person, online or by phone for issues like counseling, work and family challenges, and financial or legal services. TreeHouse Foods provides free access to the EAP for you and your immediate family members.



Use tax-free money to cover eligible health expenses.

If you're eligible for a Health Savings Account (HSA) contribution from TreeHouse Foods, don't forget that the contribution is made each year in January, so you can use it right away on any eligible expenses for you or your dependents. And if you make pre-tax contributions of your own to an HSA or Flexible Spending Account (FSA), that's additional tax-free money you can use on health expenses.



Find care and discounts.

Through Care@Work, you receive:

- A **Care.com membership** to help you find care (including back-up care) for children, seniors, pets, your home, and more with no subscription fee.
- Access to the **LifeMart Discount Program**, which provides access to national and local discounts from brands you know and love.



Shop smart for prescriptions.

- Using generic prescriptions will almost always save you money—and they're just as effective as brand-name prescriptions.
- Rx Savings Solutions can help you find ways to lower your prescription drug costs. Visit myrxss.com to learn more.
- For ongoing prescriptions, use the mail-order service to save both time and money.



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Visit LearnChooseBenefit.com to learn more about these and all of your TreeHouse Foods benefits.