

2026-2027

Employee Benefits Guide

Effective

November 1, 2026 – October 31, 2026

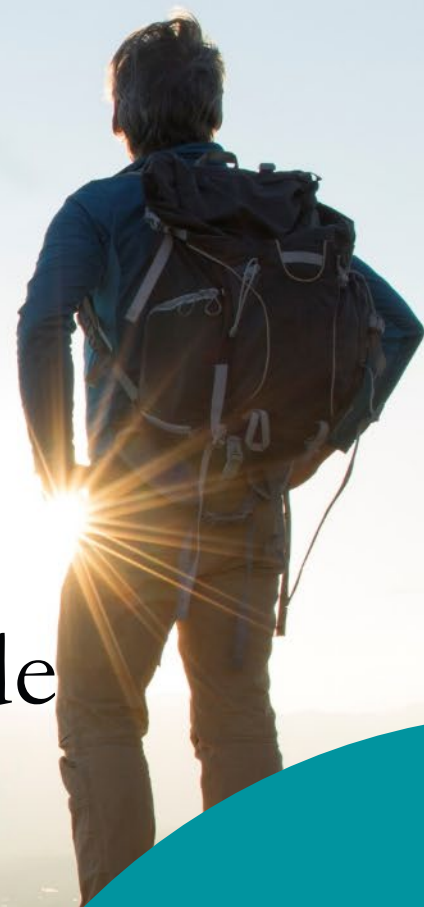


Table of Contents

Welcome	3	Voluntary Life Insurance	17
Eligibility	4	Disability	18
Your Coverage	5	Voluntary Health Benefits	19
Enrollment	6	Lifekeys	20
How A Health Plan Works	7	Employee Assistance Program(EAP)	21
Medical Overview	8	Pet Insurance	22
Medical	9	BenefitHub Discount Marketplace	23
Telehealth with MDLIVE	10	Cost of Coverage	24
Prescription Drugs / Preventive Care	11	Resources and Contact Information	25
Flexible Spending Account (FSA)	12		
Dental PPO	13		
Dental EPO	14		
Vision	15		
Life and AD&D Insurance	16		

These buttons are interactive!
Click to jump to more information.

Welcome

To our Valued Employees of Monson Fruit Co., LLC

We are pleased to present this overview of your employee benefits! Monson Fruit offers a variety of benefits to help you protect your health, your family, and your way of life. As a valued employee, we want you to have the best benefits possible which is why we've carefully reviewed our benefits to ensure affordability, quality, and ease of use for 2026 - 2027.

Some of the benefits we offer are paid for in full by Monson Fruit. For others, it is a shared contribution between you and the Company. Other benefits are also available to you at reasonable group rates. Your benefits are an important part of your total compensation at Monson Fruit. Please take the time to review and evaluate all the options available to you and your family.



Eligibility

Who is Eligible?

- An active full-time employee working 30 or more hours per week
- Seasonal and Variable Employee - Once you have met the minimum number of hours required for coverage during the most recent measurement period, your effective date of coverage will be the first of the month following the administration period.

Your dependents are eligible if they are:

- Your legal spouse or domestic partner
- Your child(ren)[†] up to age 26 and your disabled children up to any age (pursuant to plan documents and state law, please see Human Resources for more information)

[†] Includes natural, step, legally adopted/or a child placed for adoption, or a child under your legal guardianship

Making Benefit Changes During the Plan Year

The benefit elections you make during your initial enrollment period will be in effect through the end of the plan year. If you have a “qualifying life event,” you may make changes to certain benefits if you apply for the change and provide supporting documentation to Human Resources within 60 days of the event. Proof of life events are subject to approval.

Please reach out to your employer for specific documentation to be submitted for a qualified life event during the benefit year. Changes are effective prospectively unless the event is for birth, adoption, or placement for adoption.

Qualifying Life Event		
Change in Marital Status	Change in Dependents	Change in Employment
• Marriage • Divorce • Death of your spouse	• Birth, adoption or placement for adoption of an eligible child (Retroactive to the date of the event) • Death of your covered dependent • Gain or loss of Medicare or Medicaid during the year	• Change in you or your spouse’s work status that affects benefits eligibility • Relocation if the move impacts eligibility for the plan
TABLE OF CONTENTS	CARRIER CONTACTS	ENROLL NOW

Your Coverage

When Does Coverage Begin?

Benefits for new hires, unless explained otherwise, will become effective on the first of the month following 60 days of employment.

If you do not enroll during your eligibility period, you may enroll at the next open enrollment period.

Reinstatement of Coverage

If you or your dependent, who was covered under this Plan terminates employment or loses eligibility for coverage and is rehired or again becomes eligible for coverage within 13 weeks of the date of termination, the waiting period will be waived.

If you are not reinstated on the Plan within 13 weeks, you must re-satisfy the waiting period before re-enrolling in the Plan.

Termination of Coverage

If you or a covered dependent no longer meet the eligibility requirements or if your employment ceases, your benefits will end.

You are responsible for informing Human Resources within 30 days if any of your dependents become ineligible for benefits.

Benefits can be canceled due to:

- Open Enrollment
- Termination (voluntary or involuntary)
- Retirement
- Qualified Life Event

Domestic Partners

Domestic partners are not generally eligible for continuation of coverage. See your plan documents or contact Human Resources for more information.

Contribution toward the cost of coverage for your domestic partner and his or her dependents is considered taxable income to you.

Domestic partner premiums will either be deducted on a post-tax basis or imputed as income based on the value of coverage. You may wish to consult with a tax adviser for more information.

Domestic partner's expenses under the FSA are generally not considered qualifying medical expenses.

A Note About Health Care Reform

If you choose to purchase individual coverage through the Marketplace, you should know that because Monson Fruit Co., LLC's medical insurance meets specific ACA requirements, you may not be eligible to receive a federal subsidy. Additional information is available at www.healthcare.gov.

Enrollment

When Can I Enroll in Benefits?

You can enroll in benefits:

- Within 30 days of first becoming eligible for benefits
- During the annual Open Enrollment period
- During the plan year, if you experience a Qualifying Life Event

How Do I Enroll?

You will enroll online in Paylocity. Instructions will be provided separately on how to enroll (or make changes) to your benefits. Please see contact your HR department for details.

Annual Open Enrollment

This is a once-a-year opportunity to review your benefit plan elections and make adjustments that meet the needs of you and your family. Changes will go into effect November 1st.





Scan to view
[Glossary of Health Coverage and Medical Terms](#)

How a Health Plan Works

Coinsurance

Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service. You generally pay coinsurance plus any deductibles you owe. (For example, if the health insurance or plan's allowed amount for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.)

Copayment

A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service (sometimes called "copay"). The amount can vary by the type of covered health care service.

Deductible

An amount you could owe during a coverage period (usually one year) for covered health care services before your plan begins to pay. An overall deductible applies to all or almost all covered items and services. A plan with an overall deductible may also have separate deductibles that apply to specific services or groups of services. A plan may also have only separate deductibles. (For example, if your deductible is \$1000, your plan won't pay anything until you've met your \$1000 deductible for covered health care services subject to the deductible.)

Evidence of Insurability (EOI)

EOI is an application process through which you provide information on the condition of your health or your dependent's health in order to be considered for certain types of insurance coverage. EOI may be required for life and/or disability insurance elections.

Maximum Out-of-pocket Limit

Yearly amount the federal government sets as the most each individual or family can be required to pay in cost sharing during the plan year for covered, in-network services. Applies to most types of health plans and insurance. This amount may be higher than the out-of-pocket limits stated for your plan.

Medical Overview

We offer a medical plan through Regence Group Administrators (RGA) with the following features:

- Deductibles and out-of-pocket maximums accumulate January 1st through December 31st
- Includes prescription drug coverage
- Please refer to the Summary Plan Description (SPD) and Summary of Benefits and Coverage (SBC) as well as the carrier contracts for information regarding specific benefit levels, exclusions and limitations for all policies



Medical Provider Finder

To search for in-network medical providers:

Log onto accessrga.com

Access care from your home through Telehealth Services.

Log onto MDLIVE.com

Download the Mobile App Today!



Medical PPO

Only In-Network benefits are shown as a summary of your medical plan benefits offered to you.

For details and limitations, please refer to your summary of benefits for specific requirements regarding pre-authorizations, coverage limits, and out-of-network costs.

Plan Name	
You Pay In-Network	In-Network (Individual / Family)
Deductible	\$1,000 / \$3,000
Coinsurance	80%
Out-of-Pocket Maximums	\$2,750 / \$8,250
Coinsurance/Copays	
Preventive Care	\$0 DW
Primary Care	\$30 copay DW
Telemedicine - MDLIVE	\$0 copay
Specialist Care	\$30 copay DW
Urgent Care	\$30 copay DW
Emergency Room Care	\$500 copay + 20% after deductible
Outpatient Surgery	80% after deductible
Inpatient Hospitalization	80% after deductible
Pharmacy (CVS through RxBenefits)	
Retail, 30-day supply	Generic: \$10 copay Brand: \$40 copay Non-Preferred Brand: \$70 copay
Mail-Order, 90-day supply	Generic: \$20 copay Brand: \$80 copay Non-Preferred Brand: \$120 copay
Specialty Drugs	30% Coinsurance

Deductible applies unless marked DW
DW: Deductible Waived

[TABLE OF CONTENTS](#)
[CARRIER CONTACTS](#)
[ENROLL NOW](#)

Telehealth with MDLIVE

Medical Urgent Care | Mental Health, Psychiatry | Virtual Dermatology | Virtual Primary Care

When you're not feeling well, making your way into a doctor's office can be a real pain...from missing work or getting off the couch, to getting stuck in a waiting room. With your telehealth benefit, you can save time and money by seeing an MDLIVE doctor for non-emergency conditions. MDLIVE doctors can even send a prescription to your nearest pharmacy (if needed). Below are some of the conditions that MDLIVE doctors can treat.

Common conditions include:

- Allergies
- Cold/Flu/Cough
- Constipation
- Diarrhea
- Pink Eye
- Sore Throat
- Sinus Infections
- Urinary Problems

Dermatology:

- Acne
- Rashes
- Cold sores
- Dandruff
- Eczema
- Nail concerns
- Rosacea/Psoriasis

Mental Health and Psychiatry:

- Addictions
- Anxiety
- Child and Adolescent Issues
- Depression
- Coping with Loss & Grief
- Parenting Counseling & Advice
- Panic Disorders

Virtual Primary Care:

- Annual Wellness Screenings
- Asthma
- Diabetes (Type 2)
- High Blood Pressure
- High Cholesterol
- Obesity
- Thyroid Conditions
- And more

See a doctor anytime, anywhere.

Consult with a board-certified doctor 24-hours a day, 7 days a week by phone, secure video, E-Treatment or through the MDLIVE App.



Get Started with MDLIVE

Register with the RGA Member Portal

1. Visit accessrga.com and select Washington.
2. Select the RGA Member Login button at the top of your screen
3. Log in to the member portal or create an account by selecting "Create an account" on the bottom of the login page.
4. Once logged in, scroll down your home dashboard to "Explore Your Benefits" and select the tile labeled "See a doctor now" to access MDLIVE.

Register with a Virtual Health Assistant



Meet Sophie, your virtual health assistant! Sophie makes creating an account quick and easy using your smartphone. See a doctor in minutes - anytime, anywhere!

To access Sophie, text "**RGA**" to **635483** and follow the link to register or call **1-877-596-8826**.

Prescription Drugs

Get the most from your prescription coverage.

Monson Fruit Company has partnered with RxBenefits and CVS Caremark to optimize your pharmacy benefits experience. RxBenefits is a team of more than 1,000 multidisciplinary experts dedicated to improving your safety, lowering overall drug costs, and helping you make the most of your prescription drug coverage.

If you take a maintenance medication, you can save money by enrolling in mail order RX

- Not all medications can be filled via mail order
- Specialty medications must be filled at the approved CVS Caremark.
- Ask your doctor if it is appropriate to use a generic drug rather than a brand name
- Compare pharmacies for the best price
- Prescription Management may apply; such as prior authorization, step therapy, and quantity limits



My RxBenefits Member Portal

The portal includes information about **Member.RxBenefits.com**, where you can access your pharmacy benefits information 24/7, from any device, view and download ID cards, access up to 18 months of claims history, and chat with live agents.

Information on How to Sign-Up for Mail Order

Learn how you can get up to a three-month supply of your routine medication(s) delivered safely and reliably right to your door to save time and money.

If you have questions about this letter, your covered medications, or prescription benefits, contact the RxBenefits Member Services team.

Chat with a live agent via the RxBenefits member portal.

My RxBenefits member portal at Member.RxBenefits.com

Flexible Spending Accounts (FSA)



An FSA (or flexible spending account) allows you to set aside money annually to cover the cost of qualified medical expenses. It's a lot like a savings account but used for qualified health-related costs. FSAs work on an annual plan year basis and are funded through regular payroll deductions on a pre-tax basis. Contribution toward the cost of coverage for your Domestic Partner's expenses under the FSA are generally not considered qualifying medical expenses.

IRS Contribution Limits

Healthcare FSA

\$3,400/year

Dependent Care FSA

\$7,500/annually
(\$3,500 if married and filing separately)

Healthcare FSA

- Use for medical, dental and vision expenses
- Healthcare FSA funds are available in full on day one
- You have the option to roll over up to \$680 of unused FSA dollars to the following plan year
 - These roll over funds will not count against your future FSA election / contribution limit
 - Any unused balances more than \$680 at the end of the plan year will be forfeited

Dependent Care FSA[†]

- Use to pay for costs of dependent care for:
 - Children under age 13
 - Older dependents, including children, spouses and parents who are physically or mentally unable to care for themselves and that live with you more than ½ of the year
- Dependent Care FSA funds are contributed to your account as they are taken from your paycheck
- Eligible expenses include daycare, before-school and after-school care, babysitters and elder daycare
- Kindergarten or higher education expenses do not qualify

Dental (PPO)



Dental insurance is offered through Delta Dental of Washington. Your choice of dentists can determine the cost savings you receive.

You will pay less for in-network services. For out-of-network providers, Delta Dental of Washington will pay claims based on reasonable and customary (R&C) charges. You are responsible for paying the balance of the bill.

Please refer to plan summary for out-of-network benefits, subject to balance billing, and limitations.



	Delta Dental PPO + Premier Dentists	Non-Participating Dentists*
Benefit Maximum Per Person		
Calendar Year Annual Max	\$2,000	
Deductible (applies only to Basic & Major Services)		
Individual	\$0	
Family	\$0	
Benefit	You Pay	
Preventive Services	0%	
Basic Services	20%	
Major Services	50%	
Orthodontia	Not Covered	

***Out-of-Network:** Out-of-network services are up to the Maximum Allowable Charge (MAC). You will be responsible for any balance billing by the provider.

Vision

Routine eye exams are important for maintaining good vision and can also provide early warning of other health conditions. The VSP vision plan through DeltaVision provides coverage for exams, glasses and contact lenses, as shown below.

In-network coverage is provided when you use VSP providers. Refer to plan summary for out-of-network benefits and limitations.



Here is what you’ll pay in-network:

VSP Network	
Based on Last Date of Service	In-Network
Eye Exam <i>Once every 12 months</i>	\$10 Copay
Lenses Single, Lined Bifocal, Lined Trifocal, Lenticular <i>Once every 12 months</i>	100% after \$25 prescription glasses copay
Frame <i>Once every 24 months</i>	Allowance up to \$150
Contacts <i>Elective, instead of glasses, Once every 12 months</i>	Allowance up to \$150 after \$60 fitting exam copay

In addition to discounts on contacts, and frames, additional discounts through participating providers may include:

- Extra \$20 to spend on featured brands; savings on addition pair of glasses and sunglasses
- LASIK Surgery – Discounts averaging 15% off full price and 5% off promotional pricing

Life and AD&D Insurance

Basic Life/AD&D

A \$10,000 Basic Life insurance policy is provided to you at no cost through Lincoln Financial Group. You are automatically enrolled in this benefit. This coverage includes an Accidental Death and Dismemberment (AD&D) provision, at the same coverage amount, in the event of accidental death and other conditions. Please refer to the benefit summary for details.

	Basic Life and AD&D
Benefit Amount	\$10,000
Maximum Benefit	\$10,000
Age Reduction	65% at age 65 85% at age 70

According to federal law, only the first \$50,000 of employer-paid life insurance is not taxable. Premium paid by Monson Fruit Co., LLC for coverage levels over \$50,000 will be taxable to you and will be included on your year-end W-2 statement.

What is Life Insurance?

- A lump sum payment distributed to beneficiaries upon death of the insured or insureds
- Reassurance that your loved ones would be financially secure if you passed away unexpectedly
- Ability to assist with funeral costs – the average funeral cost is \$10,000



Reminder! Update your Beneficiaries!

Plan for your expected and unexpected life changes by ensuring you and your family are protected. Update your beneficiaries now and keep them current each year.

Voluntary Life Insurance

Voluntary Life and AD&D

You can purchase Voluntary Life insurance through Lincoln Financial for you, your legal spouse and dependent children. Please refer to the benefit summary for details.

Voluntary Life and AD&D

Employee	\$10,000 increments up to the lesser of 5 times your annual earnings or \$500,000 Guaranteed issue [†] : \$100,000
Spouse/Domestic Partner	\$5,000 increments to a maximum of \$250,000 Guaranteed issue [†] : \$25,000
Child	Age 14 days to 6 months: \$250 Age 6 months to 26 years: Flat \$10,000 Guaranteed issue [†] : \$10,000

Medical review (often referred to as evidence of insurability or EOI) is completed via the enrollment site.

[†] *Guaranteed issue is the amount of coverage you or your dependents can elect up to without medical questions. Guaranteed issue is only available to newly benefit eligible employees.*



Reminder! Update your Beneficiaries!

Plan for your expected and unexpected life changes by ensuring you and your family are protected. Update your beneficiaries now and keep them current each year.

Disability

Lincoln Financial administers our Disability insurance benefit plans for any full-time employee that chooses to enroll. You will pay the full cost of this benefit with post-tax payroll deductions, therefore your benefit while out on Disability will not be taxed.



Long-Term Disability

Long-Term Disability (LTD) benefits are provided as income protection in the event you become disabled for an extended period. Proof of disability is required.

When do the benefits start?

After 90 days of qualified disability

How much would the benefit pay?

60% of basic monthly earnings up to \$6,000 per month

Are there any pre-existing exclusions?

3 prior / 12 exclusion

How long will the benefit pay?

Social Security Normal Retirement Age (SSNRA)

A pre-existing condition is any accident or illness for which you have received advice or treatment in the months prior to your coverage effective date and will be excluded from this benefit for the month exclusion period listed.

Voluntary Health Benefits

Monson Fruit Co., LLC offers additional voluntary benefit plans through Lincoln Financial Group. These plans are not medical insurance and do not replace your medical coverage but rather pay cash directly to you in addition to any benefits you receive from your health plan.

Voluntary Accident Insurance

Pays a cash benefit when you or your covered family members suffer injuries sustained in an accident.

- Accidental Death Benefit
- Hospital Admission, Emergency Care and Ambulance
- Fractures, tears, concussion
- Burns

Hospital Indemnity Insurance

Cash benefit to assist you with out-of-pocket costs of hospitalization not covered by your major medical insurance.

PER MONTH	VOLUNTARY ACCIDENT
Employee Only	\$20.23
Employee & Spouse	\$31.76
Employee & Child(ren)	\$33.30
Employee & Family	\$51.01
PER MONTH	VOLUNTARY HOSPITAL
Employee Only	\$26.93
Employee & Spouse	\$57.51
Employee & Child(ren)	\$40.89
Employee & Family	\$74.43

Voluntary Critical Illness

Helps protect you from financial loss by providing a lump-sum benefit upon diagnosis of a covered condition, such as Heart Attack, Stroke, Cancer, and Major Organ Failure, etc.

Please see benefit summaries and rate sheets for monthly premiums

What Can I Do with the Money I Receive?

- Cover cost of copays, deductibles, and coinsurance
- Reimburse yourself for transportation and lodging costs
- Help with childcare and other domestic expenses
- Assist with home health care cost
- Make up for lost wages
- Pay everyday expenses, such as rent, utilities, and groceries

Life is full of the unexpected



Get the support you need for the challenges that lie ahead

Life doesn't always go as planned. When challenges arise, *LifeKeys*® services from Lincoln Financial offer you support. If you're enrolled in life or accidental death and dismemberment (AD&D) insurance, *LifeKeys* gives you access to a wide range of services to help your family through life's ups and downs and prepare you for what's next.

With *LifeKeys*, help is available at the most difficult time:

Advice and support for your beneficiaries

- Grief counseling
- Guidance on financial and legal matters
- Help with everyday-life matters, such as finding child care, moving or relocation, and planning a memorial service

Legal, financial, family, and career support

- Online will preparation
- Estate planning
- Budgeting
- Overcoming debt
- Health and wellness

Save money with the Working Advantage discount network

- Electronics
- Health and fitness
- Home and garden
- Broadway shows
- And much more

Identity theft protection

- Articles and quizzes to help protect yourself from identify theft



It's easy to access *LifeKeys* services:

Visit [GuidanceResources.com](https://www.GuidanceResources.com) (web ID: LifeKeys), download the *GuidanceNow*SM mobile app, or call 855-891-3684.



Scan the QR code to see the full suite of services *LifeKeys* includes for you and your loved ones.

Employee Assistance Program(EAP)

The EAP can provide you and your family and household members with information and assistance on a wide range of topics and issues including work stress, debt problems, family issues, relationship worries, parenting challenges, anxiety, grief and much more.

Offered through EmployeeConnect, the EAP is provided no cost to you. Counselors are available for support by phone 24 hours a day, seven days a week.

Counselors can talk to you about anything going on in your life, including:

- Family & Relationships
- Work
- Money
- Grief
- Legal Services
- Identity Theft Recovery
- Anxiety, Depression
- Health
- Everyday Life



Up to 5 Face to Face Counseling Sessions FREE of charge



Download the mobile app today!

Pet Insurance



Pet insurance, offered through MetLife, makes it a little easier to be financially prepared for the costs of your pet's healthcare needs.

Pet insurance provides benefits for veterinary treatments related to accidents and illnesses, including cancer. Medical policies cover diagnostic tests, X-rays, prescriptions, surgeries, hospitalization and more. Wellness coverage also can be added.

Rates for this insurance are based on your pet's breed, age and location.

Call 1-800-GET-MET8
Scan the QR code





Cost of Coverage

Contributions are made Monthly from each paycheck toward the benefits below. These are automatically deducted from your gross pay before Federal Income and Social Security taxes are calculated. Since contributions are deducted before your pay is taxed, your taxes will be based on a lower gross pay, and you end up paying lower taxes on the same salary.

Medical Contributions

RGA	Monthly Premium	Your Monthly Cost	Wellness Discount Rates
Employee Only	\$618.64	\$123.73	\$73.73
Employee + Spouse/DP	\$1,391.89	\$417.57	\$367.57
Employee + Child(ren)	\$1,082.59	\$324.78	\$274.78
Employee + Family	\$1,855.88	\$556.76	\$506.76

Dental Contributions

Delta Dental PPO	Monthly Premium	Your Monthly Cost
Employee Only	\$39.16	\$10.00
Employee + Spouse/DP	\$79.31	\$50.15
Employee + Child(ren)	\$91.63	\$62.47
Employee + Family	\$142.03	\$112.87

Vision Contributions

Delta Vision	Monthly Premium	Your Monthly Cost
Employee Only	\$4.40	\$1.10
Employee + Spouse/DP	\$9.20	\$5.90
Employee + Child(ren)	\$9.65	\$6.35
Employee + Family	\$14.45	\$11.15

Contact Information

Benefit	Partner	Website / Phone
Medical Group #: 020412	Regence Group Administrators (RGA)	(866) 468-7272 www.accessrga.com
Prescription	CVS Caremark	(800) 334-8134 www.caremark.com
Dental PPO	Delta Dental of Washington	(800) 5541907 www.deltadentalwa.com
Vision	DeltaVision (VSP)	(800) 877-7195 www.vsp.com
Life AD&D, Disability, Vol Life AD&D, Accident, Critical Illness, Hospital Indemnity Group #: MONSON3	Lincoln Financial Group	(800) 423-2765 www.LincolnFinancial.com
Employee Assistance Program (EAP)	EmployeeConnect	www.GuidanceResources.com Username: LFGsupport Password: LFGsupport1
EstateGuidance & Will Preparation Services	LifeKeys	Web ID: LifeKeysWa
FSA	AccrueCMS	(888) 882-1498 ext. 2 Claims@AccrueCMS.com www.AccrueCMS.com
Voluntary Pet Insurance	MetLife	1-800-GET-MET8





Benefits Effective November 1, 2026 – October 31, 2027

(*) **DISCLAIMER:** This document has been prepared by Alera Group, Inc. (collectively with its parent, subsidiaries and affiliates, "Alera Group") to provide an overview of your employer's benefits program. Alera Group, its directors, officers, managers, employees, representatives and affiliates, make no representation or warranty, express or implied, as to the accuracy or completeness of the information contained herein regarding those lines of coverage for which Alera Group is not the exclusive broker of record. This document is not a contract and confers no contractual rights between you and Alera Group. The terms of your benefits are governed by the legal plan documents and insurance contracts ("Plan Documents") between your employer and one or more insurance carriers. This document is not a certificate of coverage, and the benefit descriptions in this document are not a guarantee of current or future claim coverage, nor does it replace or amend the underlying Plan Documents. If there is any difference between the benefit descriptions in this document and the Plan Documents, the terms of the Plan Documents will control. Your employer reserves the right to change, discontinue or terminate the benefit plans at any time.

[TABLE OF CONTENTS](#)[CARRIER CONTACTS](#)[ENROLL NOW](#)