

THIS BENEFIT GUIDE IS INTERACTIVE



JANUARY 1, 2026 - DECEMBER 31, 2026

Home Enrollment Health Protection Benefits Other Benefits Contacts & Notices

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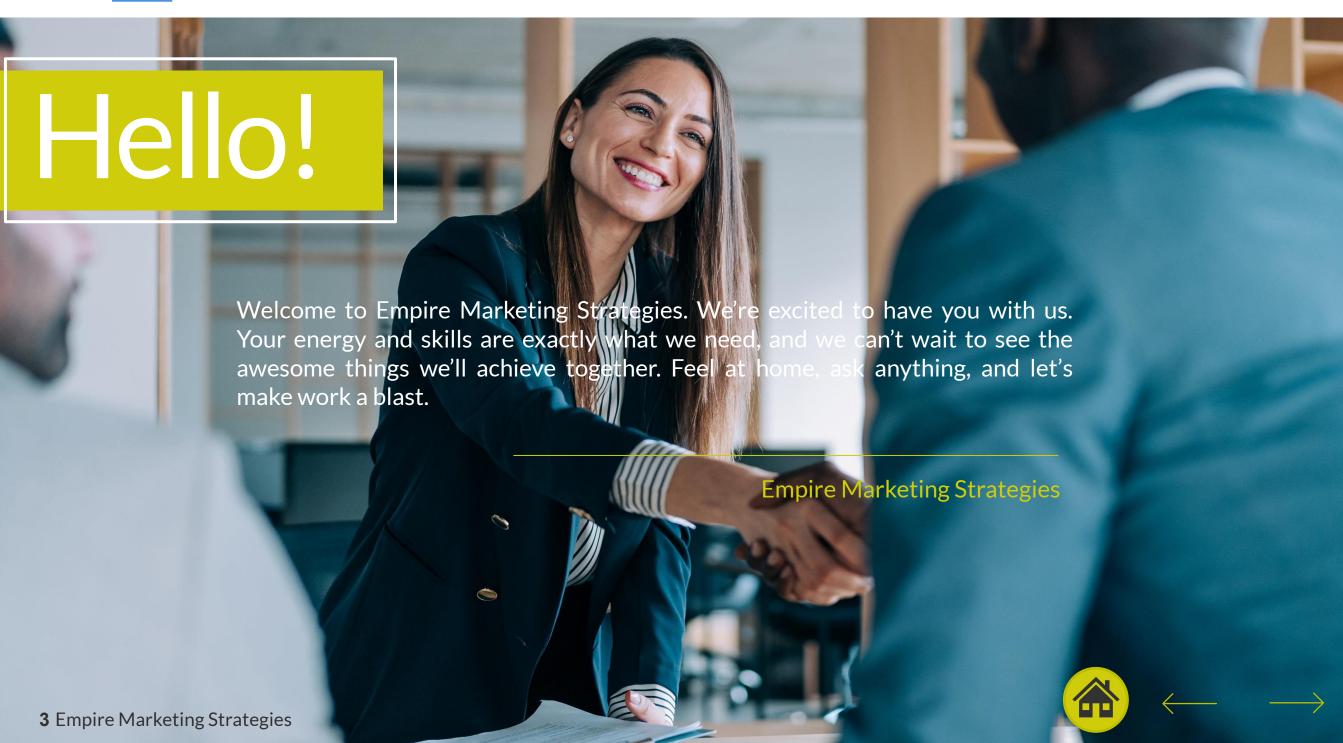








HOME • WELCOME • HIGHLIGHTS



Home Enrollment Health Protection Benefits Other Benefits Contacts & Notices

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What you need to know

Where can I find more information regarding my benefits?

Be sure to review the 2026 Benefits Guide or Plan Documents located on the USI Mobile App. To access, search 'MyBenefits2Go' in the App Store or Google Play Store. Once downloaded, enter the access code J94849.

Benefits Enrollment Process

Please enroll using the benefit portal in Paylocity (link below) within 30 days of your date of hire or you will not be enrolled in any benefits (with the exception of the company paid life and disability insurance).

Paylocity's Bswift Portal

You are encouraged to call the USI Benefit Resource Center (BRC) to assist in the process and to get all benefits questions answered. Call 855-874-0829 or email BRCMidwest@usi.com for help.

OR

Schedule a call with Prepare Benefits





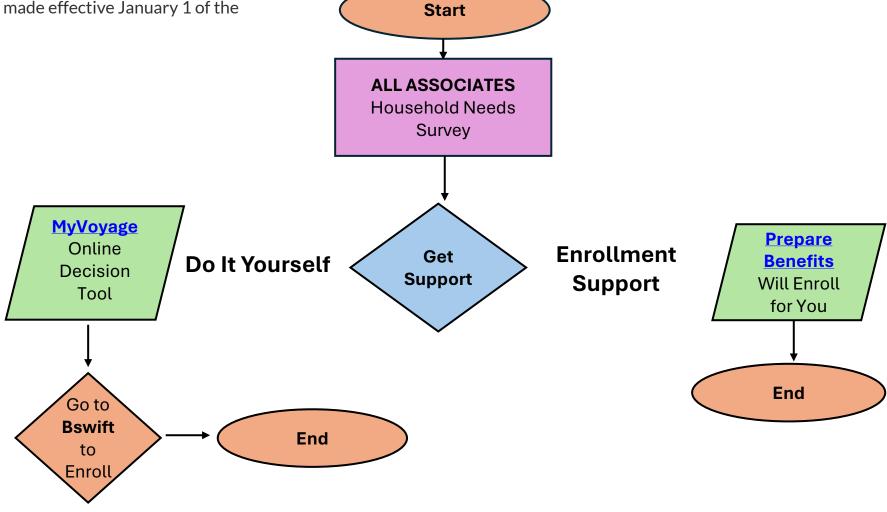


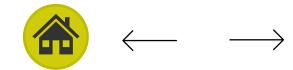
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How to Enroll in Prepare Benefits

New Associates must enroll within 30 days of their hire date. Otherwise, Open Enrollment happens in the fall from October to December and changes may be made effective January 1 of the following year.





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How to Enroll

Once enrolled, you cannot make a change to your election, unless you experience a qualified life event. If you experience a qualified life event, please notify the HR department within 30 days.



Qualified Life Events

Examples are:

- Birth or adoption of a child
- Marriage
- Divorce or legal separation
- Change in employment
- A qualified child support order for medical coverage
- Gain/loss of other coverage (including COBRA and Medicare)



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Eligibility

It's important to understand who's eligible for benefits so you can make informative decisions about your coverage.

Who Is A Dependent?

- Spouse or domestic partner (varies by state)
- Dependent children up to age 26 including biological, adopted, stepchildren, legal guardianship, or disabled of any age (if disability occurred prior to age 26).

Benefit Be	You	Your Dependents	Automatic or Optional	Coverage/Benefit Renews	Who Pays
Medical / Dental / Vision	Associates regularly scheduled to work 30+ hours per week	Spouse/Dependent Child(ren)	Optional	1/1/2027	Empire Marketing Strategies & Associate
Health Savings Account (HSA)	Associates regularly scheduled to work 30+ hours per week	Can use for tax dependents	Optional – Must be enrolled in a high deductible health plan.	1/1/2027	Empire Marketing Strategies & (optional) Associate
Flexible Spending Accounts (FSAs)	Associates regularly scheduled to work 30+ hours per week	Can use for tax dependents	Optional	1/1/2027	Associate
Basic Life / AD&D	Associates regularly scheduled to work 30+ hours per week	N/A	Automatic	1/1/2027	Empire Marketing Strategies
Voluntary Life AD&D	Associates regularly scheduled to work 30+ hours per week	Can use for tax dependents	Optional	1/1/2027	Associate
Short-Term Disability	Associates regularly scheduled to work 30+ hours per week	N/A	Automatic	1/1/2027	Empire Marketing Strategies
Long-Term Disability	Associates regularly scheduled to work 30+ hours per week	N/A	Automatic	1/1/2027	Empire Marketing Strategies
Modern Health	All associates	Spouse/Dependent Child(ren)	Optional	1/1/2027	Empire Marketing Strategies
Worksite Voluntary Benefits	Associates regularly scheduled to work 30+ hours per week	N/A	Optional	1/1/2027	Associate
401(k)	All associates	N/A	Optional	1/1/2027	Empire Marketing Strategies & Associate
Trailing Spouse	If an associate has attained age 65 or qualifies for Medicare and elects to waive an Empire healthcare plan, the spouse and/or dependents of the associate may remain on the healthcare plan until the associate would no longer be eligible to enroll in Empire's plan. If you are unsure whether to elect Empire's plan or switch to Medicare, reach out to our partners at USI to connect with the Benefit Resource Center and they can guide you through your decision.				







Health Benefits

The medical plan options differ in how they provide coverage:

Empire Marketing Strategies offers a choice of three medical plans through UMR/UHC.

The PPO plan charges copays for most services, including some doctor visits, Emergency Room visits and prescriptions.

With the High Deductible Health Plans (HDHPs), you must first meet your deductible - including for office visits and prescriptions - before the plan begins paying benefits at 100%. However, a copay will still apply for prescription drugs.

All medical plans have an embedded deductible. If any person on the family plan meets the individual deductible, that person begins receiving benefits. Once the sum of all family members expenses reaches the family deductible, the entire family will receive benefits.

With the HDHPs, you can contribute to a Health Savings Account. Empire Marketing Strategies also will contribute to the account. Empire Marketing Strategies will contribute \$250 for the HDHP \$3,400 plan and \$500 for the HDHP \$5000 plan.



Click Here For Prepare Benefits



Medical Plan Options

Plan Benefit	HDHP \$3400	HDHP \$5000	PPO
Features	In-Network	In-Network	In-Network
	Coverage	Coverage	Coverage
Annual Deductible	\$3,400 / \$6,800	\$5,000 / \$10,000	\$3,400 / \$6,800
Out-of-pocket maximum	\$4,100 / \$8,200	\$6,000 / \$12,000	\$5,100 / \$10,200
Coinsurance	80/20%	80/20%	80/20%
Office visit	80% After	80% After	\$30 / \$50 Copay
(PCP/Specialty PC)	Deductible	Deductible	
Preventive Services	Covered in Full	Covered in Full	Covered in Full
Urgent Care	80% After Deductible	80% After Deductible	\$50 Copay
Emergency Room	80% After	80% After	\$300 Copay;
	Deductible	Deductible	Waived if Admitted
Hospital Services	80% After	80% After	80% After
	Deductible	Deductible	Deductible
Prescription Tiers*	80% After	80% After	\$10/\$35/\$70
(30-Day Supply)	Deductible	Deductible	
Mail Order	80% After	80% After	\$25 / \$87.50 / \$125
Pharmacy	Deductible	Deductible	

^{*}For specialty drugs, call TrueScripts at 844-257-1955 for assistance





MEDICAL/Rx

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Medical Resources



Teladoc Virtual Visits

Teladoc is included in the UMR health plans. Teladoc allows vou to resolve some of the most common medical and mental health issues via phone and online video consultations. All enrolled family members have unlimited access to providers. Teladoc can save money and time spent on office and urgent care visits.

Before you can utilize Teladoc, you will want to register. Please register and download the app so you are ready when you need care. Go to teladoc.com/feelbetter and click "set up account". You will need the member ID number provided on the front of your medical ID card that you should have received when you enrolled in the medical plan at UMR. You can also call 800-835-2362 to register. Once you are registered, you will need to update your information annually.

See some common conditions that can be treated using 24/7 Virtual Visits or Behavioral Health **Solutions:**

Use 24/7 Virtual Visits

- Cold and flu symptoms
- Allergies
- Sinus infections
- Migraines
- Upper respiratory infections
- Bronchitis

Behavioral Health Solutions

- Anxiety
- Depression
- Grief
- Panic attacks
- Medication to help manage a mental health condition* * 18 years or older

The Little Clinic

Empire Marketing Strategies has partnered with The Little Clinic to provide completely covered services.

All sick visits made at the Little Clinic will be covered at 100% on the PPO plan, and covered 100% on the High Deductible Health Plan after you meet your deductible.

The Little Clinic is located in most Kroger stores, and you have the option to make an appointment or simply walk in when it's convenient for you!

If you are not feeling well, have a minor injury or need a minor procedure, be sure to utilize the Little Clinic with this addition to your benefit package!

Get Started Today

Schedule an appointment through www.kroger.com/health or just walk in.



Instructional Video Primary Care, Urgent Care, ER?





Get Started Today, 1-800-835-2362







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Prescription Drug Coverage



TrueScripts has partnered with Empire Marketing Strategies to manage your prescriptions. TrueScripts strives to provide cost-effective solutions without interfering with the quality of your healthcare. TrueScripts offers a variety of tools and support to help you make informed decisions about our medications. Many of these programs may provide medications at little or not cost to you, including:

- Mark Cuban Cost Plus Drug Company
- Copay Assistance Cards
- ➤ Patient Assistance Programs
- ➤ Distinct RX Advantage International Program
- ➤ GoodRX Discounts

Through the TrueScripts Member Portal, you can access a live chat, real-time drug price lookup, pharmacy locator, personal plan information and claims history, and additional forms and resources. Go to memberportal.truescripts.com to get started. TrueScripts is partnering with Mark Cuban Cost Plus Drug Company (MCCPD) to help increase drug savings. MCCPD provides radically transparent pricing, mail-order convenience, and is fully integrated within our DistinctRX Advantage program to ensure optimal cost savings.

- You pay no additional fees for using this fulfillment option, it's just an
 opportunity for greater savings.
- Any out-of-pocket costs are applied to existing plan deductibles and out-of-pocket maximums.
- There are 2300+ commonly prescribed generic medications available.

Start saving today!

- 1. Find your medication online by going to the CostPlus website: costplusdrugs.com. See if you qualify for a discount.
- 2. Ask your doctor to e-prescribe your prescription to Mark Cuban CostPlus Drug Company.
- 3. Your medication will be delivered directly to you.

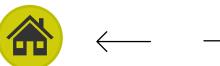
If you have any questions about the program, call TrueScripts Member Support at **844-257-1955.**





Managing Prescription Costs Video





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Prescription Drug Coverage - Mail Order

You may choose to receive prescription medication via mail order pharmacy. This alternative to retail pharmacy is completely optional, but very convenient. Should you wish to enroll in mail order, please follow the steps below:

1. Select a mail order pharmacy and set up an account with them by either setting up your account via their website or by calling their customer service number









1-800-607-6861

1-800-552-6694

1-866-332-1668

1-844-522-2273

- 2. Have a list of your medications
- 3. Provide the pharmacy with your TrueScripts Processing information:

> RXBin: 025862

RXPCN: TSAC

> RXGroup: 00012800

Your Member ID number printed on your card

Don't forget!

- ✓ If you have a current refill at another pharmacy, you can ask the mail order pharmacy to call and request that they transfer it to your new pharmacy.
- ✓ A new prescription may be needed from your healthcare provider for 90day fills at the retail pharmacy or mail order. The pharmacy can reach out to your provider to request this script.
- ✓ If the pharmacy informs you that your insurance is not contracted with TrueScripts, please request that they call TrueScripts for us to assist further.

If you have any questions about the program, call TrueScripts Member Support at 844-257-1955.







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Medical Resources

GoodRx

Prescription drug prices are not regulated, and the cost of a prescription may differ by more than \$100 between pharmacies. GoodRx is a free resource that gathers current prices and discounts to help you find the lowest cost pharmacy for your prescriptions.

You can go to <u>www.goodrx.com</u> to find discounts for your medications. On the home page, type in your drug's name in the search field and click the "Find the Lowest Price" button.

GoodRx offers coupons that are free to use and are accepted at virtually every U.S. pharmacy. Bring the coupon with you to your pharmacy and the pharmacist will enter the codes on the coupon into their system to find the discount.

If you use GoodRx, it cannot be combined with insurance and does not count towards deductible.









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Wellness Program

Through Wellworks for You, Empire Marketing Strategies offers a wellness program that associates are encouraged to participate in. All medically enrolled associates and covered spouses can earn an annual premium discount by completing the following steps of the wellness incentive program. Premium discounts will be applied to 2026 medical deductions in payroll. Please note that if you are enrolled in the medical benefits and do not complete the wellness activities your premium for the 2026 medical plan year will be affected. However, if you are hired after April 1, 2026, you do not have to participate in the wellness program and will not be subject to the surcharge.

- The 2026 surcharge for not completing your annual physical exam is \$25 weekly, or \$100 a month.
- The 2026 surcharge for tobacco/nicotine users who do not complete the program is \$20.83 weekly, or \$83.33 a month.

The wellness program has 3 components:

Annual physical exam

Complete an Annual Physical Exam with your Primary Care Physician (PCP) to earn credit for this step. Submit the **Proof of Annual Visit Form** or an **Explanation of Benefits (EOB)** by September 4, 2026. The Proof of Annual Visit Form is located within the **Wellness Locker** linked on the homepage or via the menu page. Exams must take place between **September 6, 2025, and September 4, 2026**.

Tobacco free/cessation program

Certify that you are tobacco free or complete the tobacco cessation program, if applicable, to receive credit

Non-Tobacco Users: If you certify that you do not use tobacco, you will fulfill this step by verifying you are tobacco free on the wellness portal. Under 'My Next Steps', select 'Step 2: Tobacco Free/Tobacco Cessation Program'. Select 'Verified Tobacco Free' and 'Confirm Your Participation' to enter your completion date.

Tobacco Users: If you use tobacco, you may complete Your Guide to Going Tobacco Free e-Learning Series with Health Coaching under the Learning Center on the

Wellness Portal to complete Step 2. You must begin by **July 14**, **2026** to complete the six week series by **September 4**, **2026**. Begin by completing the **Pre-Module Survey**. Watch each week's video and complete the corresponding quiz. If you do not pass (70% score or higher) you must wait 24 hours before taking the quiz again. After successfully completing each quiz, wait **one week** before proceeding to the next module. After the final module, you must complete and submit the Post-Module Survey. You will be required to complete one health coaching session after each module for a total of **6** health coaching sessions.

Preventive screening challenge

Empire will offer prizes for the top **ten** highest participating divisions. All medically enrolled Empire associates and spouses will be eligible for the competition. Complete a dental exam, vision exam, colonoscopy, mammogram, pap smear, or prostate exam and take the Preventive Screening Form with you to your scheduled doctor's visit to be completed and signed by the attending physician. Preventive care must occur between **September 6**, **2025** and **September 4**, **2026**. It is the participant's responsibility to submit the Preventive Screening Form or an Explanation of Benefits (EOB) as part of the Preventive Screening Challenge to be returned to Wellworks For You.





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Wellness Program

Your account has already been generated for you. You do not need to create an account. Please follow the steps below to log into your Wellworks For You account. In accordance with HIPAA confidentiality laws, your individual data is accessible only to you and the third-party vendor, Wellworks For You.

Log into the wellness portal

- 1. Go to www.wellworksforyoulogin.com
- 2. Your username will be:
 - Associate: company email address (example: johnsmith@empirefoods.com)
 - Spouse: EMS_First initial + Last Name + Last 4 of SSN (example: EMS_JSmith1234
- 3. Your temporary password* will be: Date of Birth in MMDDYYYY Format (includes leading zeroes; no spaces, dashes, slashes, or other punctuation)
- 4. Accept the terms of the consent form
- 5. Fill in the required information

*Please note: the temporary password is only for the first time you access the Wellness Portal and you will be prompted to change it upon entry. If you have accessed the Wellness Portal in the past, you should continue to use your existing password.

Forgot your username or password?

- 1. Go to www.wellworksforyoulogin.com
- 2. Click the link Forgot Username or Forgot Password
- 3. Follow the instructions to retrieve your username or reset your password
- 4. If issues persist, please contact Wellworks For You at 800-425-4657

Download the Wellworks for you smartphone app today!

The Wellworks For You Portal App includes all of your favorite features from the Portal including programs and event listings, Results/Now incentive tracking, and more! Simply search for Wellworks For You in the Play Store or App Store to download the free app.





Medicare

Medicare is complex and confusing, but My Benefit Advisor (MBA) provides you with the resources you need to understand its complexities and find the solution that is right for you.

When you, or someone you know, decides it's time to transition to Medicare, MBA provides personal help from one of their Medicare specialists at no cost.



Understanding Medicare

My Benefit Advisor provides you with educational materials and a personal Medicare specialist.



Review Plan Options

MBA has access to an extensive list of insurance companies and their plans.



Plan Review

If requested, MBA will review your benefits and provide alternatives.



Simplifying Enrollment

MBA reduces the stress of the enrollment process by providing step-by step guidance.

Get Answers to Your Questions:

- How and when do you enroll in Medicare
- What is Medicare Part A, B, C, & D?
- How much will it cost?
- Which insurance plan is right for me?
- Will my doctors, hospital, and prescriptions be covered?



For additional information, contact Matt Bradley at:

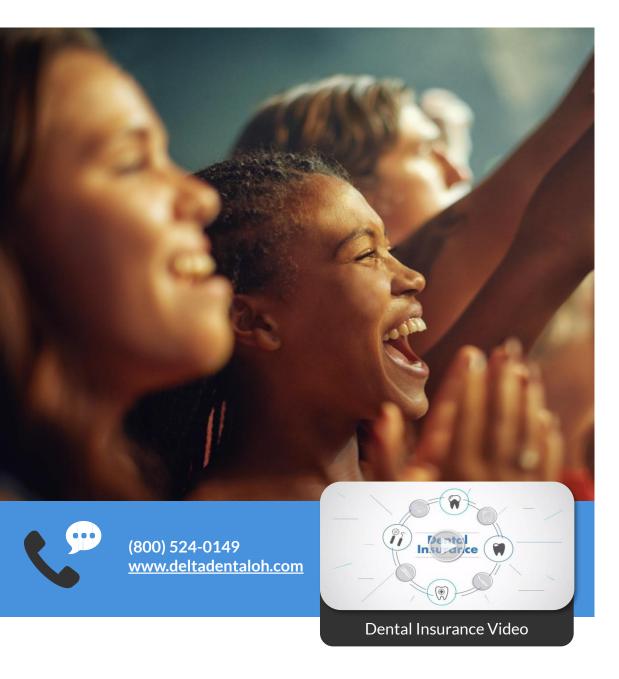
610-897-4442, or email matthew.Bradley@mybene fitadvisor.com













Empire Marketing Strategies offers you a comprehensive dental plan through Delta Dental that covers preventive care at 100% when receiving services by and in-network provider. You may use any dentist for your dental services; however, using an in-network Delta Dental PPO provider will reduce your out-of-pocket costs.

You may visit any dentist you choose; however, you'll save money when you visit an in-network Delta Dental PPO provider.

Plan Benefit Features	In-Network	Out-of-Network
Annual Deductible	\$50/\$150	\$50/\$150
Annual Maximum	\$1,500	\$1,500
Preventive Care	100%	100%
Basic Services	90% after deductible	80% after deductible
Major Services	60% after deductible	50% after deductible
Orthodontia (Dependents under 19 years of age)	50% to a Lifetime maximum of \$1,500	50% to a Lifetime maximum of \$1,500



Click Here For Dental Plan Rate Sheet





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Delta Dental Resources







Your benefits 24/7 www.memberportal.com

Member Portal gives you 24/7 access to important information about your dental benefits.

With Member Portal, you can:

- Review coverage and claims information
- Find a dentist near you
- Access online ID card
- See which members are covered on your plan
- See common procedures
- Estimate dental care costs, and more!

New! Introducing the Delta Dental Athletic Mouth Guard.

Protect your smile! Enjoy a 50% savings on mouth guards. Visit deltadental.com, enter code DDOH at checkout to redeem your discount. Keep your teeth safe while saving big

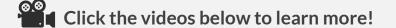


New! Delta Dental's Special Health Care Needs Benefit.

What is included?

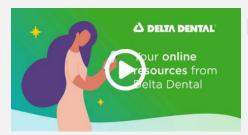
- Additional visits to the dentist's office and/or consultations.
- · Up to four total dental cleanings in a benefit year.
- · Treatment delivery modifications, including anesthesia and nitrous oxide







Delta Dental PPO and Delta Dental Premier® networks



Explore our online tools

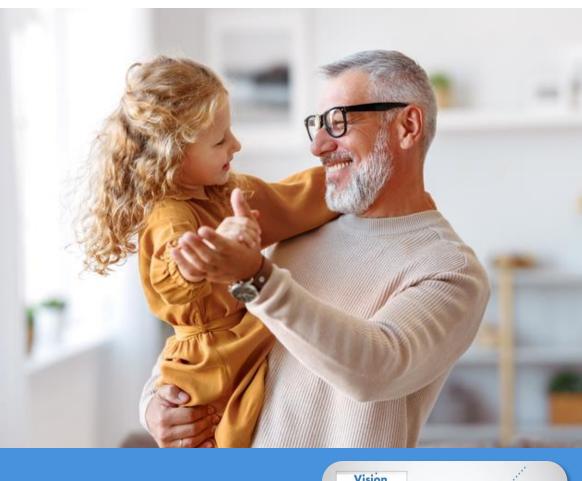






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Vision Summary



Empire Marketing Strategies offers vision insurance administered by **EyeMed**. Routine eye checkups are about more than making sure you can see clearly. They're also important to overall health, safety, and learning. Even if you can see well, regular eye exams are important to help keep your eyes healthy — and catch other health problems early. A complete benefit summary is available on our Paylocity portal.

Plan Benefit Features		In-Network Coverage
Exams	\$20 copay	Covered in full; once every 12 months
Frames	\$0 copay	\$140 allowance (NEW FOR 2026), with a discount of 20% off remaining balance; once every 24 months.
Lenses	\$20 copay	Single vision, lenticular, lined bifocal and lined trifocal lenses covered in full; once every 12 months.
Contacts	\$0 copay	\$150 allowance; 15% off balance over \$150; once every 12 months Medically Necessary: Covered in full. Prior authorization is required for medically necessary contacts; once every 12 months
Refractive Laser Surgery	No copay	Provider discount up to 15%



Click Here For Vision Plan Rate Sheet







EyeMed Savings and Wellness

VALUE

The life of an EyeMed member is a life of convenience, comfort and savings.



See who you want, when you want

You have access to thousands of in-network providers—independent eye doctors, your favorite retail stores, even online options. There's a perfect one for every person; find yours with the Enhanced Provider Search on eyemed.com.



Shop with freedom

Choose from any frame or brand, with no limiting frame towers. From image-conscious to budget-conscious, you have the freedom to find the right fit. Because life is too short to settle.



Enjoy savings that add up

Members save an average of 71% off retail on eyeglasses with an eye exam. 1 Plus, you'll see additional special offers on eyewear and eye care — like 40% off your second pair of glasses.*



Get help from the vision experts

Our support tools make benefits easy to understand and easy to use. See the latest in vision in our e-newsletter.

Stay mobile with the EyeMed Members App and text alerts. And enjoy our award-winning wellness website (eyesiteonwellness.com).



Your eyes are windows to your soul. They're also portals to your health.



Spot health problems sooner

An eye exam can spot early signs of diabetes, high 2 blood pressure, high cholesterol and heart disease. Not to mention cataracts and glaucoma. See it sooner. Treat it sooner.



Don't live with eye strain

Every day, we spend hours staring at phones, laptops and tablets. In fact, 60% of people spend 6+ hours in front of digital screens. All this exposure can put strain on our eyes and may be linked to blurred vision, dry eye and headaches.



Avoid vision creep

Your eyes are always changing (you probably don't even notice it). Our network doctors can track even the slightest changes with the latest in digital exam technology and retinal imaging. Designed for your comfort. Fine-tuned for precision.



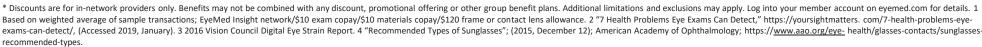
Soak up the sun—safely

UV rays can cause cataracts, macular degeneration, vision loss and eye sunburn. Even in winter. Sunglasses can easily block 99% of these rays. Thankfully, EyeMed benefits include discounts on non-prescription sunglasses.













71%

Members save an average of 71% off retail on eyeglasses with an eye exam¹

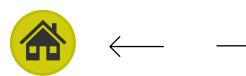
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2026 Cost For Coverage

	Medical Associate Weekly and Monthly Rates			
MEDICAL HDHP \$3400	Weekly	Monthly		
Associate Only	\$31.51	\$126.03		
Associate + Spouse	\$76.99	\$307.95		
Associate + Child(ren)	\$58.02	\$232.07		
Family	\$111.82	\$447.30		
MEDICAL HDHP \$5000	Weekly	Monthly		
Associate Only	\$18.97	\$75.87		
Associate + Spouse	\$44.46	\$177.85		
Associate + Child(ren)	\$30.40	\$121.58		
Family	\$62.32	\$249.27		
MEDICAL PPO	Weekly	Monthly		
Associate Only	\$48.94	\$195.75		
Associate + Spouse	\$119.77	\$479.09		
Associate + Child(ren)	\$94.58	\$378.32		
Family	\$176.17	\$704.66		

Dental / Vision Associate Weekly and Monthly Rates				
DENTAL	Weekly	Monthly		
Associate Only	\$2.35	\$9.38		
Associate + Spouse	\$4.17	\$16.67		
Associate + Child(ren)	\$5.84	\$23.34		
Family	\$8.24	\$32.95		
VISION	Weekly	Monthly		
Associate Only	\$1.72	\$6.86		
Associate + Spouse	\$3.26	\$13.05		
Associate + Child(ren)	\$3.43	\$13.73		
Family	\$5.05	\$20.18		



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Health Savings Account

Health Savings Account (HSA)

When you are enrolled in a Qualified High Deductible Health Plan (QHDHP) and meet the eligibility requirements, the IRS allows you to open and contribute to an HSA Account with Wex bank.

What is a Health Savings Account (HSA)?

An HSA is a tax-sheltered bank account that you own to pay for eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses. The Health Savings Account (HSA) is yours to keep, even if you change jobs or medical plans. There is no "use it or lose it" rule; your balance carries over year to year.

You get extra tax advantages with an HSA because:

- Money you deposit into an HSA is exempt from federal income taxes
- Interest in your account grows tax free
- You don't pay income taxes on withdrawals used to pay for eligible health expenses (If you withdraw funds for non-eligible expenses, taxes and penalties apply)
- You also have a choice of investment options which earn competitive interest rates, so your unused funds grow over time

Using your HSA

There are two ways to use your HSA to pay for expenses. You can use your debit card or pay for your expenses up front and pay yourself back from your HSA. You must have funds in your HSA in order to spend them.

Eligible health care expenses may include:

- Medical, dental and vision deductibles and co-insurance
- Dental and vision copavs
- Over-the-counter medications

Find a complete list of qualified expenses at: IRS 503 Publication

You can't contribute to an HSA if:

- You're enrolled in Medicare or a veteran's medical plan (TRICARE).
- You're claimed as a dependent on someone else's federal tax return.
- You or your spouse currently participate (or previously participated within the current plan year) in a general-purpose Health Care Flexible Spending Account.



HSA Maximum Contributions

The IRS increased the maximum contributions for 2026 as shown below. In addition, if you are 55 years of age you can contribute an additional \$1,000.

> Individual \$4,400 Family \$8,750

Empire Contributions

\$250 for HDHP \$3,400 \$500 for HDHP \$5,000







HOME • MEDICAL/RX • WELLNESS • MEDICARE • DENTAL • VISION • COST FOR COVERAGE • HEALTH SAVINGS ACCOUNT • FSA ACCOUNTS



Flexible Spending Accounts

Wex administers the Empire Marketing Strategies Flexible Spending Accounts (FSA) Program that permits you to set aside funds from your paycheck, without ever paying tax on that money. Empire Marketing Strategies is offering three types of FSA accounts:

Health Care FSA

The first is a Health Care FSA available for reimbursing, tax-free, out-of-pocket medical, vision, dental including orthodontia and hearing expenses for you and your family. In addition, for your health care FSA only, you may be reimbursed up to the amount you elected for the plan year, at any time, regardless of the amount you have deposited to date. It's like an interest free loan. Maximum contribution limit is \$3,400.

Dependent Care FSA

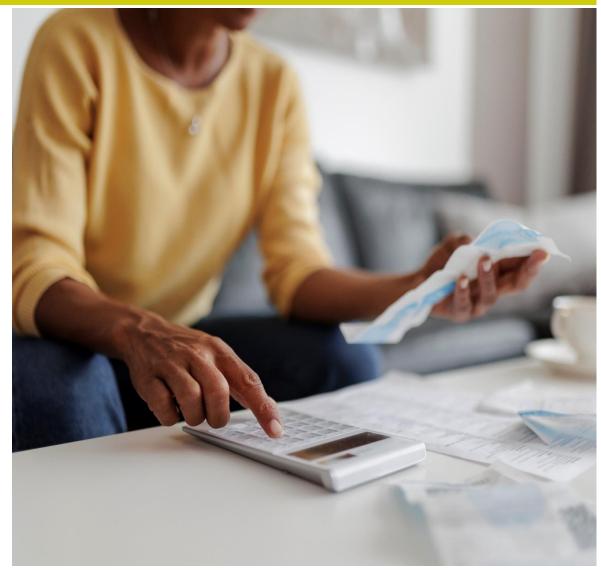
The second account is a work-related Dependent Care FSA. In order to be considered eligible for reimbursement, the dependent care expense must have been incurred so that you and your spouse, if married, can be gainfully employed. Gainful employment includes being a full-time student. The account may be used for your child, up to age 13, and for adult day care for a spouse, or child age 13 or older, who is physically or mentally incapable of self-care.

- A few examples of eligible expenses are day camps, nursery schools, before/after school programs, daycare centers and private sitters who claim payment as income on their personal tax return.
- This account is different from the health care FSA in that you may be reimbursed up to what you have deposited to date. The maximum contribution limit for 2026 is \$7,500 if you are single associate or married filing jointly or \$3,750 if you are married and filling separately.

Limited Purpose FSA

The third account is a Limited Purpose FSA. This account is the only flexible spending account that is compatible with an HSA. This account can be used to cover eligible dental and vision expenses. Maximum contribution limit is \$3,400.

There is a \$500 rollover provision for the Health Care and Limited Purpose FSA. This means you can roll over up to \$500 in unused money from one calendar year to the next. Any additional unused money is forfeited. You cannot rollover any unused money from the Dependent Care FSA at the end of the calendar year. It is strictly a "use it or lose it" account.







DISABILITY

LIFE/AD&D

MODERN HEALTH

ACCIDENT

CANCER



Disability Insurance

Short-Term Disability with Voya Financial - Employer Paid

Empire Marketing Strategies offers short-term disability insurance through Voya Financial. This benefit provides income protection if you become ill, have surgery, or for childbirth. This benefit covers 60% of your weekly base salary up to \$1,500/week. The benefit begins after 14 days of sickness or injury and lasts up to 13 weeks maximum. Please see the summary plan description for complete plan details.

Long-Term Disability with Voya Financial – Employer Paid

As an associate, you may qualify for Long-Term Disability insurance if you become disabled and not able to work. Empire Marketing Strategies offers associates long-term income protection through Voya Financial. In the event you become unable to work due to a non-work-related illness or injury, this benefit covers 60% of your monthly base salary up to \$7,500/month. Benefit payments begin after 90 days of disability. Please see the summary plan description for complete plan details.





If you have questions, call Voya Financial at: Short Term Disability (833) 973-1670 Long Term Disability (888) 305-0602





DISABILITY

LIFE/AD&D

MODERN HEALTH

ACCIDENT

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Life AD&D Insurance

Life Insurance with Voya Financial

Empire Marketing Strategies provides Basic Life and AD&D benefits to all associates at no cost. The benefit maximum for full-time associates is 1x salary up to \$50,000. In addition to the company paid life coverage, you have the option to purchase additional life insurance for you and your eligible dependents. The basic and optional associate term life insurance plans also provide accidental death and dismemberment (AD&D) benefits, providing additional financial protection in the event of death or injury caused by certain accidents.

New Hire Enrollment is your chance to elect your optional life insurance plan. You can enroll or increase your coverage throughout the year; however, you will be required to submit evidence of insurability for underwriter approval. You can also enroll in life insurance if you have a life-changing event such as a new child, marriage, or divorce.

Plan Benefit Features	Voluntary Life
Associate Benefit	Increments of \$10,000 not to exceed 5 times annual earnings or \$500,000
Guaranteed Issue (New Hires Only)	5x earnings up to \$200,000
Minimum Benefit	\$10,000
Maximum Benefit	\$500,000
Benefit Reduction Schedule	Reduces to 65% at age 70, then to 50% at age 75
Associate Continuity of Coverage	Standard
Life Disability Provision	To SSNRA if Disabled prior to age 60
Living Benefit Option (Accelerated Death Benefit)	12 months Life Expectancy, 80% of benefit to Max. \$500,000
Suicide Exclusion	2 years

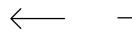


IMPORTANT! PLEASE REMEMBER TO UPDATE YOUR BENEFICIARY!



If you have questions, call Voya Financial at (800) 955-7736





DISABILITY
 LIFE/AD&D

MODERN HEALTH

ACCIDENT

CANCER

Modern Health

Welcome to Modern Health

You have access to Modern Health, your free personalized mental health benefit designed to support your emotional, professional, social, physical, and financial health - all in a single, secure platform. This resource is available to you and your dependents. Find care that's right for you.

Free resources for you:

- 6 therapy and 6 coaching sessions each plan year
- Unlimited chat and text with therapists and coach
- Unlimited live and on-demand group sessions
- A library of self-serve digital mental health resources

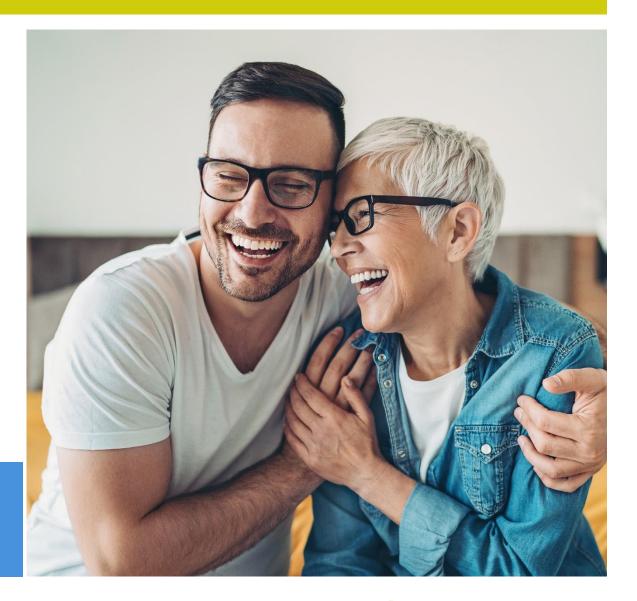




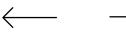


Use your benefit today!

Scan the QR code or visit <u>my.modernhealth.com</u>. Questions? Reach out to help@modernhealth.com.







CANCER

Accident & Hospital Indemnity - Chubb



Accidents can happen when you least expect them and while you can't always prevent them, you can get help to make your recovery less expensive and stressful. Accident Insurance coverage through Chubb pays benefits directly to you.

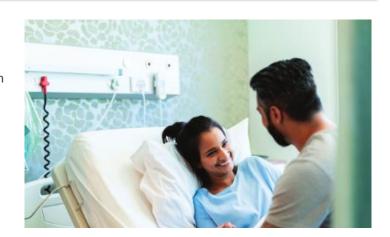
Accident Coverage			
Emergency, Hospital & Treatment Care Package			
Treatment/Service (examples)	Diamond Plan		
Emergency Room Visit	\$200		
Urgent Care Visit	\$150		
Hospital Confinement per Day	\$300		
Fracture	Up to \$7,000		
Wellness Benefit	\$50		

Accident Coverage – Monthly Rates				
	Associate	Associate/Spouse	Associate/Child(ren)	Family
Diamond Plan	\$10.40	\$19.24	\$21.84	\$30.68

Hospital Indemnity			
Treatment/Service (examples)	Diamond Plan		
Hospital Admission	\$1,500		
Hospital Confinement (day)	\$200		
ICU Confinement (day)	\$400		
Newborn Nursery (day)	\$100		
Wellness Benefit	\$50		

Chubb hospital indemnity plan pays money directly to you if you get hospitalized due to an injury or illness. It's not easy to pay hospital bills, especially if you have a high deductible health plan. And since the cash goes directly to you, there are no restrictions on how you use your money. Pay medical expenses or household bills. It's up to you.

Hospital Indemnity – Monthly Rates				
	Associate	Associate/Spouse	Associate/Child(ren)	Family
Diamond Plan	\$17.94	\$39.78	\$33.02	\$54.86



A complete benefit summary of the accident and critical illness plans are available on our Paylocity portal.





HOME • DISABILITY • LIFE/AD&D • MODERN HEALTH • ACCIDENT INSURANCE • CANCER



Cancer Advocate Plus - CHUBB

Cancer Advocate Plus

Unlock the power of DNA to gain insights to optimize your medications and access the latest in precision cancer services.

Cancer Advocate Plus is a proactive, personalized program designed to help save lives. It combines cash benefits offered by Chubb, with Kandance's precision health insights for medication optimization and access to the latest advances for individuals' cancer journey – services not typically covered by major medical plans.

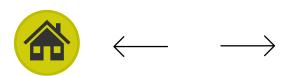
Receive two value services on the first day of the program's effective date:

- ➤ Pharmacogenomic (PGx) testing to help identify which medicaions may be most effective for you based on your DNA
- ➤ Hereditary cancer risk test to help identify your inherited risk of certain types of cancer

If you're diagnosed with a covered cancer, services available to you include:

- ➤ Oncology Nurse Navigator
- > Second opinion pathology services
- > Genetic tumor testing
- ➤ Clinical trail evaluations
- > Personalized treatment recommendation report

Cancer Advocate Plus			
Coverage Amounts	Description		
Diagnosis Cancer Benefit	\$5,000 Associate / \$2,500 Spouse		
Cancer Recovery First Payment	\$5,000 Associate / \$2,500 Spouse		
Cancer Recovery Second Payment	\$5,000 Associate / \$2,500 Spouse		
Skin Cancer Benefit	\$250		
Carcinoma in Situ Benefit	25% of the Diagnosis Cancer Benefit		
Cost is based on Associate and Spouse Age			

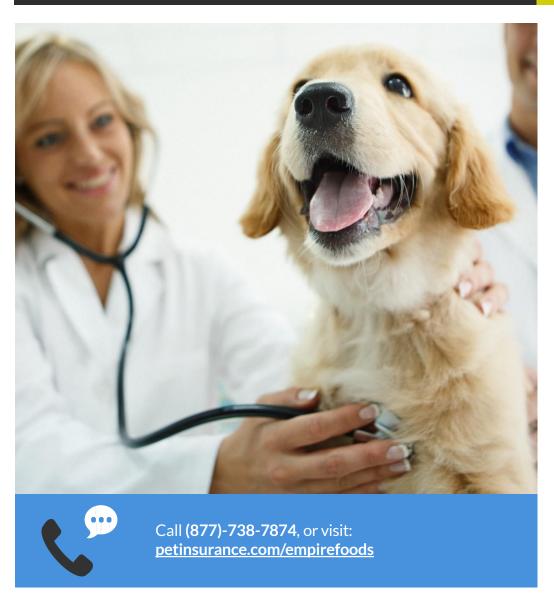


PET INSURANCE

RETIREMENT PLAN

PAID TIME OFF

Other Benefits



Pet Insurance

Pet Insurance is a benefit offered through Nationwide that can help you pay for veterinary costs that may come up when taking care of your pet. You will enroll and pay for this coverage directly through Nationwide.

Fetch the best health coverage for your pet through your voluntary benefits package. With two budget-friendly plans, there's never been a better time to sign up for My Pet Protection, available only through your workplace benefits program.

Nationwide offers two plans for you to choose from: My Pet Protection and My Pet Protection with Wellness 500.

Both plans are guaranteed issuance, have a \$250 annual deductible and include medical coverage with the choice of 50% or 70% reimbursement levels.

 $\textbf{Nationwide}^{^{\alpha}}$

Donasti Dian Communica			
Benefit Plan Summary	My Pet Protection	My Pet Protection with Wellness500	
Accidents	\bigcirc	\odot	
Injuries	\bigcirc	\bigcirc	
Illnesses	\odot	\odot	
Hereditary and congenital conditions	\bigcirc	\bigcirc	
Diagnostics and imaging	\odot	\odot	
Procedures and surgeries	\bigcirc	\odot	
Wellness exams		\odot	
Vaccinations		\odot	
Flea prevention		\bigcirc	
Spay or neuter		\bigcirc	
And more	\odot	\bigcirc	





PET INSURANCE

RETIREMENT PLAN

PAID TIME OFF

Other Benefits



Retirement Plan

Empire Marketing Strategies offers a 401(k)-retirement plan for associates. This is a convenient way to save for retirement by contributing through payroll deduction.

Eligibility

All associates may join the 401k plan. You will receive an 'Initial Automatic Enrollment Notice' to your personal email after 30 days of employment. You will automatically be enrolled in the Empire 401k plan after the 30-day opt-out period, which starts from the date on your enrollment letter.

Elective Contributions

Eligible associates who are at least 18 years old may make elective deferrals up to the maximum allowed by law. You choose how much you wish to save each pay period. You will be automatically enrolled at a 6% contribution level which you may change.

There are two options to save:

- Pre-tax contributions This option is deducted from your pay before income taxes are withheld, which lowers your current taxable income.
- Roth (after tax) contributions Roth 401(k) contributions will be included as taxable income to the associate.
- Earnings on the Roth 401(k) contribution will accumulate tax free, and retirement withdrawals may be exempt from federal income tax.
- If you have an existing qualified retirement plan (pre-tax), 403(b) tax deferred arrangement or governmental 457 plan with a prior employer, you may transfer or roll over that account into the Plan any time after you are eligible for elective contributions.
- Catch-up contributions If you are age 50 or older and make the maximum allowable deferral to your Plan, you are entitled to contribute an additional "catch-up contribution". The catch-up contribution is intended to help eligible associates make up for smaller contributions made earlier in their career.

Employer Contributions

• Empire will match 100% of the first 1% and 50% on the next 5% of pay an associate contributes.

Vesting

Vesting refers to your "ownership" of a benefit from the Plan. You are always 100% vested in your Elective contributions and your rollover contributions, plus any earnings they generate. Empire's contributions will be 100% vested after working 1,000 hours each year for two years.





PET INSURANCE

RETIREMENT PLAN

PAID TIME OFF

Other Benefits



Paid Time Off

Empire Marketing Strategies offers paid time off (PTO) to eligible associates.

PTO

Years of Service	Annual PTO Amount	Weekly Accrual Rate
0-1 (First Year)	10 days / 80 hours (prorated based on start date)	1.538 hours/week
1-4	15 days / 120 hours	2.308 hours/week
5-9	20 days / 160 hours	3.077 hours/week
10+	25 days / 200 hours	3.846 hours/week

2026 Holiday Schedule

Listed below are the company holidays for 2026.

Holidays:

- New Year's Day (Thursday, January 1)
- Memorial Day (Monday, May 25)
- Independence Day (Friday, July 3)
- Labor Day (Monday, September 7)
- Thanksgiving (Thursday, November 26)
- Day After Thanksgiving (Friday, November 27)
- Christmas Eve (Thursday, December 24)
- Christmas Day (Friday, December 25)
- Floating Holiday*

*The floating holiday can be used for a religious or cultural holiday, a state or federal holiday during which the company remains open, or another day of importance to the associate. Associates must request to use the floating holiday, and have it approved with their manager as they would PTO.





Your Benefit Contacts

BENEFIT	CARRIER	WEBSITE	CUSTOMER SERVICE
HEALTH			
Medical	UMR	www.umr.com	(800) 826-9781
Dental	Delta Dental	www.deltadental.com	(800) 524-0149
Vision	EyeMed	www.eyemed.com	(866) 939-3633
Health Savings Account (HSA)	Wex	<u>customer.wexinc.com</u>	(800) 492-0669
Flexible Spending Account (FSA)	Wex	<u>customer.wexinc.com</u>	(800) 492-0669
PROTECTION BENEFITS			
Life & Accidental Death & Dismemberment	Voya Financial	www.voya.com	(800) 955-7736
Disability Insurance	Voya Financial	www.voya.com	(833) 973-1670 or (888) 305-0602
Accident/Hospital/Cancer Insurance	Chubb	www.chubb.com	(833) 542-2013
OTHER BENEFITS			
Mental Health Support	Modern Health	https://www.modernhealth.com/	(800) 273-8255
Wellness Program	Wellworks for You	www.wellworksforyou.com	(800) 425-4657
Pet Insurance	Nationwide	benefits.petinsurance.com	(877) 669-6877
Retirement Plan	Empower	www.empower.com	(855) 756-4738

Please call the USI Benefit Resource Center (BRC) if you have any questions or issues with your Benefits. The BRC is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you. If you have questions, call (855) 874-0829 or email BRCMidwest@USI.com Monday through Friday, 8:00AM to 5:00PM EST.



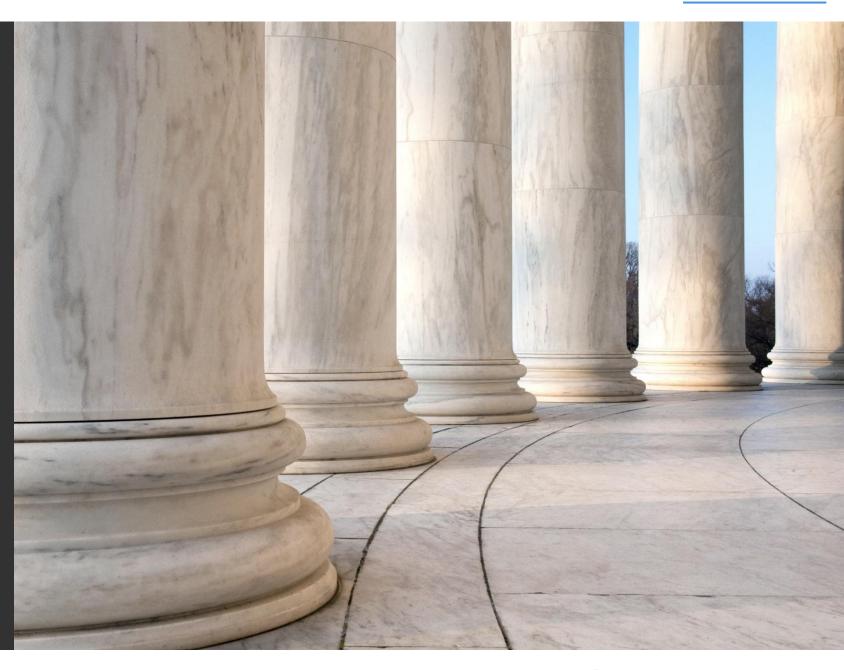


HOME • CONTACTS & NOTICES

Legal Notices

Click here to review your important legal notices









Welcome to the Team!

Questions?

Benefit Resource Center (BRC)

855-874-08829, email BRCMidwest@usi.com

Empire Marketing Strategies Human Resources

513-469-4316 or email dfleming@empirefoods.com

Prepare Benefits











This document summarizes the benefit plans available to eligible associates and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.



