



JAN 1 - DEC 31 2026



MASTRONARDI PRODUCE

EMPLOYEE
BENEFITS
HOURLY

PASSION ★ RESPECT ★ INNOVATION ★ DRIVE ★ EXCELLENCE

At MPUSA we provide diverse benefits that support our employees and their families. We continually evolve our programs to meet the needs of our employees. Here is a snapshot of our benefits we are proud to offer to enhance your wellbeing.

Eligibility

Health and welfare plans are available to all employees who work 30 or more hours per week. Medical, Dental, Vision, FSA, HSA, worksite, and Life insurance are available the first of the month following date of hire. Disability is available the first of the month following 1 year of service.

Dependent children and a legal spouse may also be covered under the Medical, Dental, Vision, Worksite, and Life plans. To cover a dependent, please submit one of the following documents: most recent federal tax return, marriage certificate, or child's birth certificate.

When Can You Enroll

As a new hire, you have 30-days from your date of hire to enroll.

You can enroll in benefits:

- During your initial new hire eligibility period
- During the annual Open Enrollment

If you fail to enroll within the timeframe given for the new hire eligibility or annual enrollment window, you will not be able to elect benefits again until the next Open Enrollment period, unless you experience a qualifying life event.

How do I Enroll?

You can access your enrollment by logging into UltiPro at MPLflavor.com under Menu > Myself > My Company > Electronic Forms.

Making Changes

Outside of your initial new hire or annual Open Enrollment period, changes to your benefits can only be made if you have a Qualifying Life Event, this will open a 30-day window from the date of your event to make changes to your benefits. If you fail to report a life event and provide the necessary documents within 30-days of the event, you must wait until the next annual enrollment period to make any changes.

Examples of the most common events include:

- Marriage or divorce
- Dependent gains or loses coverage
- Birth or adoption of an eligible child
- Death of a covered dependent



Medical

Our plans are administered through Priority Health, a provider of exceptional healthcare services. Once enrolled, you may visit www.priorityhealth.com to access claims payments, physician directories, and ID cards. Please see the Summary of Benefits and coverage for more detailed information about your medical benefits.

	Option 1: Priority HSA	Option 2: PPO \$500	Option 3: PPO \$1,500
Annual Deductible	\$2,000 Single/ \$4,000 Family	\$500 Single/ \$1,000 Family	\$1,500 Single/ \$3,000 Family
Out-of-Pocket Max	\$3,000 Single/ \$6,000 Family	\$4,000 Single/ \$8,000 Family	\$4,000 Single/ \$8,000 Family
Coinsurance	20% after deductible	20%	20%
Preventive	100% covered	100% Covered	100% covered
Office Visit	20% after deductible	\$20 Primary Care and \$40 Specialist	\$30 Primary Care and Specialist
Emergency Room	20% after deductible	\$500 copay	\$500 copay
Urgent Care	20% after deductible	\$20 copay	\$30 copay

Prescription Drug Coverage:

Tier I, II, III, IV, & V	Copay after Deductible \$10 / \$40/ \$80/ \$40/ \$80	\$15 / \$30 / \$60 / 20% coinsurance with \$200 max / 20% coinsurance with \$400 max	\$15 / \$30 / \$60 / 20% coinsurance with \$200 max / 20% coinsurance with \$400 max
Mail Order (90-day supply) applies for Tiers I, II, III only	Copay after Deductible \$20/ \$80/ \$160	\$30/ \$60/ \$120	\$30/ \$60/ \$120

Additional Benefits from Priority Health

24/7 Virtual Care, 2nd.MD, Virta's Diabetes Reversal Program, and Virtual Substance Use Disorder Treatment with Boulder Care are just a few of the extra benefits you receive for participating in our medical plans through Priority Health. For more information about these plans and everything Priority Health has to offer, please visit www.priorityhealth.com.

First Stop Health

Sometimes talking about it can make all the difference. With First Stop Health, you can talk to a counselor via phone or video available to you and your immediate family members for free! Get short-term counseling to work through: depression and anxiety, work and life stress, family anxiety, substance use, grief and loss, and more.

To get started, download the First Stop Health Mobile App or visit fshealth.com and select **Find My Account** and set up your account using the last 4 digits of your social security number. You can also call First Stop Health at 888-691-7867. These services are available for employees and up to 7 household members ages 5 and up.

Health Savings Account (HSA)

A Health Savings Account gives you more flexibility and control over your health care costs. A Health Savings Account is an account you own. Any unused funds remain in the account. Funds can be deposited pre-tax, funds accrue tax-free, funds can be invested, and withdrawn funds are not taxed if they are used to cover eligible expenses.

The maximum annual contribution is \$4,400 for individuals and \$8,750 for families. Those over age 55 can contribute an additional \$1,000. The HSA is administered through Health Equity.

Flexible Spending Accounts (FSA)

An FSA provides you the opportunity to pay for out-of-pocket medical, dental, vision and dependent care expenses with pre-tax dollars.

First, you must estimate the amount of out-of-pocket expenses you feel you may incur in the upcoming year for medical care. This amount will be your election amount. Your election amount is divided by the frequency of pay periods. This amount is then deducted from your paycheck each pay period on a pre-tax basis.

Funds are available day one using a Visa Reimbursement Account Card. You may also use the Health Equity online tool. Either way, **REMEMBER TO SAVE ALL RECEIPTS.**

Please note: you cannot have an HSA and a Health Care FSA during the same plan year.

Health Care FSA

The **Health Care FSA** maximum is \$2,000 and is administered through **Health Equity**. The FSA will reimburse you for eligible expenses not paid by your existing health care plan. You may roll up to \$550 of unused funds to the next plan year. Additional unused funds are forfeit so be sure to budget according to what you expect to spend.

Please take into consideration if you have elected to participate in another FSA prior to the implementation of this plan and/or if your spouse is contributing to his/her employer sponsored FSA. Reduce your election if applicable.

Dependent Care FSA

The **Dependent Care FSA** is used to reimburse expenses related to the care of eligible dependents while you work.

Contributions to your Dependent Care FSA work the same as your Health Care FSA; estimate the amount of out-of-pocket expenses you feel you may incur in the upcoming year for dependent care. This amount will be your election amount. Your election amount is divided by the frequency of pay periods. This amount is then deducted from your paycheck each pay period on a pre-tax basis.

Different from the Health Care FSA, the Dependent Care FSA is a pay-as-you-go account. Mastronardi or Health Equity will not advance any money. When you incur expenses during the plan year, you will need to submit a Reimbursement request to Health Equity. Health Equity will then reimburse you by depositing funds into your bank account.

The maximum annual reimbursement amount for the Dependent Care FSA is \$7,500.

Dental Benefits

Dental Benefits are through Delta Dental of Michigan. In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings, and X-rays. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery. Your network is PPO POS. To find a dentist in your network, visit www.deltadentalmi.com or call 1-800-524-0149. A complete summary of benefits is available online. The following chart outlines the dental benefits we offer.

Dental Summary	Base Plan	Buy Up Plan
Annual Deductible	\$50 Single; \$150 Family	\$50 Single; \$150 Family
Annual Maximum	\$1,000	\$1,500
Preventive Care	100%	100%
Basic Treatment	80%	80%
Major treatment	50%	50%
Orthodontia	Not covered	50% to \$1,500

Vision Benefits

MPUSA's Vision insurance entitles you to specific eye care benefits. Our policy is provided through Priority Health and covers routine eye exams and other procedures and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses. To see a list of participating providers, go to www.eyemed.com or call 1-877-572-4001. A complete summary of benefits is available online.

Vision Summary	
Vision Exam	Once every 12 months, \$10 copay
Lenses	Once every 12 months, \$10 copay
Frames	Once every 12 months, \$130 allowance, 20% off balance
Contacts	Once every 12 months, \$130 allowance, 15% off balance

Employee Weekly & Bi-weekly Contributions

The cost to participate in the unbundled medical, dental, and vision insurance benefits is shown below. This amount is automatically deducted from your paycheck each pay period. Rates for Voluntary Life, Buy Up Short-Term Disability, Accident, Critical Illness, and Hospital Indemnity will be available for review in UKG before you submit your enrollment.

	Employee Only	Employee + Spouse	Employee + 1 Child	Employee + 2 or more Children	Family
HSA	\$6.05 / \$12.10	\$26.06 / \$52.13	\$14.52 / \$29.05	\$18.15 / \$36.31	\$29.69 / \$59.39
PPO \$1,500	\$19.77 / \$39.54	\$58.98 / \$117.97	\$47.45 / \$94.89	\$59.31 / \$118.62	\$70.85 / \$141.69
PPO \$500	\$47.85 / \$95.71	\$126.39 / \$252.78	\$114.85 / \$229.70	\$143.40 / \$286.79	\$155.10 / \$310.20
Base Dental	\$1.72 / \$3.43	\$3.44 / \$6.88	\$3.44 / \$6.88	\$6.06 / \$12.12	\$6.06 / \$12.12
Buy Up Dental	\$2.55 / \$5.10	\$5.62 / \$11.24	\$5.62 / \$11.24	\$9.71 / \$19.42	\$9.71 / \$19.42
Vision	\$0.39 / \$0.78	\$0.70 / \$1.40	\$0.70 / \$1.40	\$1.05 / \$2.10	\$1.05 / \$2.10

Core Term Life and AD&D and Dependent Life Insurance

Life insurance is an important part of your financial well-being, especially if others depend on you for support. Mastronardi Produce provides Core Life and AD&D coverage at no cost to you through Reliance Matrix. The Core Life benefit amount is \$20,000. The AD&D benefit amount is equal to your Life insurance benefit and provides benefits to you or your beneficiary if, due to an accident, you suffer loss of life or limb.

Core Dependent Life provides a monetary benefit to you in the event of your dependent's death while you are employed at Mastronardi Produce. The benefit is \$2,000 for your spouse and \$1,000 for your dependent children.

*Benefit age reductions will apply.

UKG requires you to designate a primary beneficiary for this benefit. Please plan to add your beneficiary.

Voluntary Life and AD&D Insurance

In addition to Core Life insurance, Mastronardi Produce offers the opportunity to purchase voluntary life insurance through Reliance Matrix. The premium for this plan is paid 100% by the employee. Employees may purchase units of \$10,000 to a max of five (5) times annual salary or \$500,000. New hire guaranteed issue is \$250,000. If you did not elect coverage as a new hire, EOI will be required.

Employees may also purchase voluntary dependent life insurance for their spouse or child(ren). You may elect a spouse benefit of 100% of the employee's amount in \$5,000 increments to \$250,000. Guaranteed issue for spousal coverage is \$50,000. Child benefits can be elected in \$2,000 increments to \$10,000 not to exceed 100% of employee election. One election will cover all your children.

Pricing for Voluntary Life is dependent on your age and salary. Please see UKG for calculations.

Disability Benefits

Mastronardi Produce understands that financial stability is an important part of any employee's benefit package; therefore, Mastronardi Produce offers both base short- and long-term disability coverage at no cost to you through Reliance Matrix.

- Base Short-term disability* coverage through Reliance Matrix provides \$200 per week for 11 weeks following a 14-day elimination period.
- Employees can also Buy Up Short-term disability* coverage. The Buy Up coverage provides 60% of income up to \$1,000 per week for 11 weeks following a 14-day elimination period.
- Long-term disability coverage provides up to 60% of your monthly salary, up to \$5,000 a month until you reach social security normal retirement age following a 90-day elimination period.

*Employees residing in California are not eligible for STD as they qualify for state disability. Visit [If you are unable to work due to a non-work-related illness or injury](#), disability coverage acts as an income replacement. MPUSA offers Short-and-Long-Term Disability benefits at no cost to you so you can focus on getting back on your feet.

Whole Life with Living Care Benefits

You have access to this benefit through Atlantic American. Whole Life is permanent life insurance that accumulates a cash value. Coverage can be taken with you if you change jobs or retire. As part of your Atlantic American Whole Life plan, you also have access to Living Care benefits that can help pay for Adult Daycare, Assisted Living, Nursing Homes, Prescriptions, gas for treatment transportation, and more.

Additional Benefits

Worksite benefits, like Accident, Critical Illness, and Hospital Indemnity plans, are supplemental insurance policies. They don't replace health insurance and you are not required to enroll in medical to receive these benefits; instead, they provide additional financial support to help cover costs related to specific situations, which health insurance might not fully cover. These supplemental plans are not health insurance; they're designed to provide extra cash directly to the policyholder, which can help offset out-of-pocket expenses not covered by traditional health insurance.

Accident

With Voluntary Accident Benefits from Reliance Matrix, employees are empowered to protect their income from unexpected expenses related to an accident. This insurance will pay you if you suffer accidental injuries based on a schedule corresponding to your injury. See summary for a full schedule of benefits. Rates will be calculated in UKG for your review.

Critical Illness

Critical Illness coverage from Reliance Matrix offers benefits to help with costs associated with treatment and recovery. Benefits are paid directly to you unless you specify otherwise. There are no pre-existing conditions. See summary for a full schedule of benefits under each plan. Rates are based on age and will be calculated in UKG for your review.

Hospital Indemnity

Hospital Indemnity insurance from Reliance Matrix pays a cash benefit for inpatient hospital confinement. There are no pre-existing conditions and maternity is included without a waiting period. See summary for a schedule of benefits under each plan. Rates will be calculated in UKG for your review.

Employee Assistance Program

Life. Just when you think you've got it figured out, along comes a challenge. Whether your needs are big or small, your employee assistance program is there for you. It can help you and your family find solutions and restore your peace of mind.

This EAP offers unlimited access to master's level consultants by telephone, resources and tools online, and up to 5 face-to-face visits with a consultant for help. Call 855-775-4357 for support or visit [www.http://rsli.acieap.com](http://rsli.acieap.com). Your company code is RSLI859. You can also email rsli@cieap.com for support.



401(k)

Mastronardi Produce offers a traditional 401(k) or Roth 401(k) plan through Fidelity. You can make contributions from your paycheck on a pre-tax or post-tax basis up to 100% of your compensation, subject to the annual maximum amount allowed by law. If you are 50 years of age or older, you can make an additional catch-up contribution.

In addition, Mastronardi Produce may make a lump sum discretionary matching contribution in the following year at a rate of 50% up to the first 4% of your pay that you contribute to the plan. The employer discretionary match is subject to a vesting schedule; employee contributions are always 100% vested.

Company	Contact	Coverage
Priority Health	www.priorityhealth.com 888-389-6645	Medical
Delta Dental of Michigan	www.deltadentalmi.com 800-524-0149	Dental
Priority Health	www.eyemed.com 877-572-4001	Vision
Health Equity	www.healthequity.com 866-296-2859	FSA and HSA
Reliance Matrix	www.reliancematrix.com www.matrixabsence.com 866-560-1446	Life Disability, Accident, Critical Illness, and Hospital Indemnity
Fidelity	www.401k.com 800-835-5095	401(k) Retirement Savings
First Stop Health	www.fshealth.com 888-691-7867	Virtual Mental Health
Benefits Department	benefitshr@sunsetgrown.com	General Benefits Information
Alium Insurance Partners	Help@aliuminsurance.com	Represents Employee Benefits Program. Offers help and explanation when you do not know where to start.
Prepare Benefits	General Contact- enrollassist@preparebenefits.com MPUSA- https://preparebenefits.live/mastronardi	Online Enrollment Assistance

The information in this Benefit Highlights Guide is presented for illustrative purposes. The text contained in this guide was taken from various summary plan descriptions and benefit materials. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents and policies will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the information, please contact the People Team.