



JAN 1 - DEC 31 2025



MASTRONARDI PRODUCE
**EMPLOYEE
BENEFITS**
SALARY

PASSION ★ RESPECT ★ INNOVATION ★ DRIVE ★ EXCELLENCE

Welcome!

Mastronardi Produce offers eligible employees a variety of benefits that can provide you and your family with health care coverage, financial protection, and more, tailored to best fit your needs. Our benefits program is an important part of your overall compensation. We regularly assess the quality and cost of the benefits to ensure we offer the most competitive package possible.

Eligibility

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

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.

How to Make Changes

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. If you are faced with a qualifying event, you have 30 days to make changes to your benefits. Qualifying events include:

- Marriage
- Divorce
- Birth or adoption of a child
- Death of a dependent
- Change in coverage under another medical plan

Medical Benefits

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 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%
Coinsurance Max	Not Applicable	Not Applicable	\$2,500 Single/ \$5,000 Family
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

Flexible Spending Accounts (FSA)

Plan for your upcoming expenses and set aside pre-tax dollars to pay for out-of-pocket health care expenses and childcare expenses.

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.

The **Dependent Care FSA** can be used to pay for a child's (up to the age of 13) childcare expenses and/or care for a disabled family member in the household, who is unable to care for themselves. The maximum household contribution is \$5,000.

Health Savings Account

The maximum annual contribution is \$4,300 for individuals and \$8,550 for families. The HSA is administered through **Health Equity**. Please note, you must be enrolled in the HSA Medical Plan to make contributions to the HSA. You can earn a one-time employer contribution of \$250 by completing the health assessment in the Wellbeing Hub!

First Stop Health

Virtual Mental Health counselling is available to all employees at no cost to you. Talk to a mental health professional anytime, anywhere, as often as you need.

2nd.MD

Priority Health has partnered with 2nd.MD to provide a second medical opinion through as a standard benefit at no additional cost. See the 2nd.MD flyer for more information.

Priority Health Wellbeing Hub

The Wellbeing Hub provides a health and wellbeing experience with information, tools, programs, and activities tailored to you. Log in to your MyHealth account at www.priorityhealth.com and choose **Wellness** and **Go to Wellbeing Hub** to access!

Livongo- Type Two Diabetes

Livongo supplements the care you get from providers with virtual health coaching, 24/7 monitoring and support, and diabetes education. See the Livongo flyer for more information.

24/7 Virtual Care

The Priority Health medical plans include 24/7 virtual health care. You and your family members who are enrolled in a Mastronardi Produce medical plan can access Spectrum Health On-Demand when you are in the state of Michigan or MDLive when you travel outside Michigan. This service is covered in full for both PPO plans. Members enrolled in the HSA are responsible for the deductible, then services are covered in full.

Dental Benefits

Staying healthy includes obtaining quality dental care for you and your family. Mastronardi Produce's dental plans are provided through **Delta Dental of Michigan**, which includes an extensive network of providers and offers flexibility based upon where you choose to access care. Your network is **PPO POS**. To find a dentist in your network, visit www.deltadentalmi.com or call 1-800-524-0149.

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

Mastronardi Produce is pleased to offer a Vision Program through **Priority Health**. To see a list of participating providers, go to www.evemed.com or call 1-877-572-4001.

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

Worksite Benefits

These coverages are not medical insurance. They pay set amounts depending on the care you receive. Review the summaries for more information.

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 full summary for schedule of benefits.

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. See full summary for a schedule of benefits. Rates are based on age.

Hospital Indemnity insurance from **Reliance Matrix** pays a cash benefit for hospital confinement. You receive a \$100 cash benefit every year you complete a covered exam, screening, or immunization See full summary for a schedule of benefits.

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. Your company code is RSLI859. You can also email rsli@cieap.com for support.

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.

Living Care Benefit

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.

Core Term Life/ 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 equal to 1x your annual earnings up to \$50,000. 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.

Voluntary Employee Life 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.

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**.

- Short-term disability* coverage through **Reliance Matrix** provides up to 60% of your weekly salary up to \$1,000 per week for 13 weeks. The elimination period is 0 days for accidents and 7 days for illness
- 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 <https://edd.ca.gov/Disability/> for information about California SDI.

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

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 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.

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.

	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

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.



Contact Information

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.evemed.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 734-943-0283	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 Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. 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 will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.