



EMPLOYEE

BENEFITS GUIDE



Your Benefits



Dear Fresh Mark Employee,

To all our new employees, welcome to Fresh Mark! For those current employees, thank you for your commitment and hard work. This Benefits Guide will provide information for all new and current employees and guide you through the Enrollment Process.

We are pleased to offer competitive benefits that encompasses the Total Well-being of our employees and their families. Total Well-being is made up of four pillars which contribute to the overall wellness and one's feelings of a fulfilled life. Each pillar is described below:



Physical Health—The ability to maintain a healthy quality of life and getting the most out of your daily activities without extreme fatigue or physical stress.



Emotional Health—The awareness of feelings and emotions as well as having the ability to manage and express those feelings in an age appropriate fashion along with the ability to identify and regulate your emotions.



Social Well-being—The ability to keep healthy relationships and positively interacting with people along with your ability to manage social situations and identify your impact on other people.



Financial Well-being—The ability to have enough money to cover necessary expenses in addition to unexpected costs and debts that might be around the corner. Knowing how to save, budget and manage finances effectively is a great way to start maintaining a good level of financial well-being.

We all want to make the most of our lives and a strong well-being is a great way to start. Whenever you see the symbols above, you will know that it's a communication regarding your Total Well-being.

Please take the time to review the information in this booklet before you select the benefits that best meet your needs. We have worked with Medical Mutual of Ohio (MMO) to offer premiums, deductibles and plan designs that are affordable and promote all 4 of our wellness pillars. In addition to our medical and vision plans, we are proud to help you protect your financial well-being with company-paid life insurance and short-term disability benefits. You will find discounts and information on how to connect with our free employee assistance program which provides access or advice to a myriad of topics. For your reference, a contact list for our carriers and partner vendors can be found on the last page of this booklet.

Table of Contents

Important Information	3-4	Vision	18
Benefits Overview	5-8	Life & Disability	19
Medical.....	9-11	401K	20
MedMutual Providers.....	12-13	Vacation	21
Access to Prescriptions	14	Allstate Identity Theft Protection.....	22
Health Reimbursement Account / FSA.....	15	Employee Assistance Program	23
Additional Benefits.....	16-17	Contacts	24

Open Enrollment is November 1st – November 15th, 2024

During Open Enrollment, you can review insurance coverage, learn about important changes and updates and make decisions about your benefits for the upcoming year. Open Enrollment also provides a great opportunity to make well-informed decisions and become a good benefits consumer. It's time to take an active role in the process and we are here to help.

Group Meetings to educate you on our benefits will be held at each facility on the following days:

- Canton – October 22nd and 24th
- FMCS – October 23rd
- Massillon – October 25th, 29th, and 31st
- Salem – October 30th and November 1st

Please see your Benefits Coordinator to sign up and attend.

 Important Information

 Benefits Overview

 Medical

 MedMutual Providers

 Access to Prescriptions

 Health Reimbursement Account / FSA

 Additional Benefits


 Vision

 Life & Disability

 401K

 Vacation & Holiday

 Allstate Identity Theft Protection

 EAP Employee Assistance Program

 Contacts

Benefits Eligibility

Full-time employees are eligible to receive benefits the first day of the month following satisfaction of your waiting period.

Many of the plans offer coverage for eligible dependents, including:

- Your legal spouse (where applicable) and if other coverage is not available
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, a legally-adopted child, or a child for whom you are the legal guardian)
- Your dependent children of any age who are physically or mentally unable to care for themselves, and were covered on the plan at time of impairment

Electing Benefits

You can sign up for or change your benefits elections at the following times:

- Upon hire
- During open enrollment; or
- Within 30 days of experiencing a qualifying life event

Examples of Qualifying Life Events:

- | | |
|--------------------------------|-----------------------------|
| o Marriage | o Divorce, legal separation |
| o Birth or adoption of a child | o Gain or loss of coverage |
| o Change in dependent's status | o Change in work status |

This summary is intended only to be a convenient general summary of your benefits as of the date it was prepared. As a summary, it cannot cover all situations and circumstances that might arise. Should a discrepancy or conflict ever exist between this summary and plan documents, employee handbook or ratified bargaining agreement, then the current plan documents, employee handbook or ratified bargaining agreement will prevail and are the controlling legal documents. Because of this, Fresh Mark, Inc. cannot assume liability for reliance upon any information in this summary.



Important Information



Benefits Overview



Medical



MedMutual Providers



Access to Prescriptions



Health Reimbursement Account / FSA



Additional Benefits



Vision



Life & Disability



401K



Vacation & Holiday



Allstate Identity Theft Protection



EAP Employee Assistance Program



Contacts

Access Benefits Details with Our Microsite

All employees, spouses and dependents will now have the ability to view detailed benefit information online at <https://myfreshmarkbenefits.com>.

The website will contain the following helpful materials:

- Benefit Summaries
- Summary Plan Descriptions
- Carrier Contact Information
- Medical Mutual Member Programs; and more

Website: <https://myfreshmarkbenefits.com>

Username: FMCanton

Password: MYBENEFITS6

The username and password are **case-sensitive**. Keep this information for your records and future use. Please let your Fresh Mark HR representative know if you have any questions or concerns about the website or accessing your information.

Voluntary Opt-Out Provision

Fresh Mark provides employees eligible for medical coverage with the ability to opt-out of (or waive) medical coverage as long as they have coverage under another employer sponsored medical plan.

When making your annual elections on the UKG Portal, please select either one of the medical plans or the opt out plan.

You will need to select how you would like to receive these opt out funds. Selecting the Cash Out Option will provide benefits on a **prorated basis** via a monthly payment of \$58.33. You can receive the full amount by placing those dollars into the Opt Out Flexible Spending Account (FSA) or Opt Out Dependent Care Account (DCA) (limitations may apply). If you decide to set aside your own pre-tax dollars into the FSA or DCA, you will want to be sure to select the separate enrollment fields in UKG for **employee** contributions.

If you elect to receive your Opt-Out Payment in cash, it will be taxable when paid. If you elect to allocate your Opt-Out Payment to your Health Care Flexible Spending Account, you may still contribute from pre-tax wages, up to the federal limit. However, if you elect to allocate your Opt-Out Payment to your Dependent Care Flexible Spending Account, the amount allocated from your Opt-Out Payment must be included when determining the maximum amount you can contribute from pre-tax wages.

All amounts contributed to your Dependent Care Flexible Spending Account, both from pre-tax wages and any employer contributions, including allocation of your Opt-Out Payment, must not exceed \$5,000 (\$2,500 if you are married and file your federal taxes as "married filing separately").



Important Information



Benefits Overview



Medical



MedMutual Providers



Access to Prescriptions



Health Reimbursement Account / FSA



Additional Benefits



Vision



Life & Disability



401K



Vacation & Holiday



Allstate Identity Theft Protection



Employee Assistance Program



Contacts

How do I make my changes, elections or waive benefits?

Log on to the UKG portal to make your plan elections or to waive coverage. Complete the enrollment process in its entirety and print a copy of your elections or email a copy to yourself.

In order to complete enrollment, you will need the following information:

Names, Social Security Numbers and Dates of Birth for any dependents you wish to enroll.

How to Access UKG

You can access UKG from anywhere at any time through:



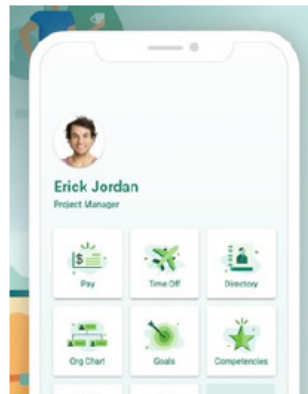
UKG Pro Mobile App
Company Access Code: FreshMark1



Computer
Enter <https://e11.ultipro.com/Login.aspx> into the URL field



Kiosk
Located at your facility near or in the Human Resources Department.

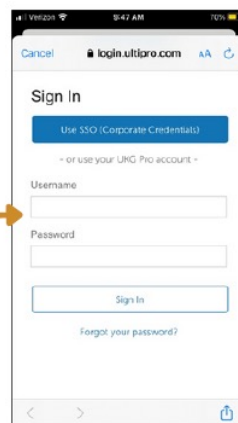
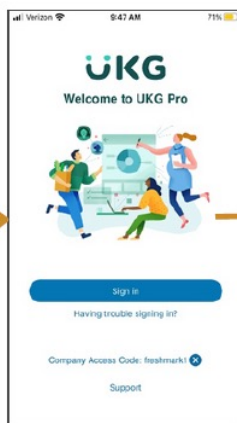
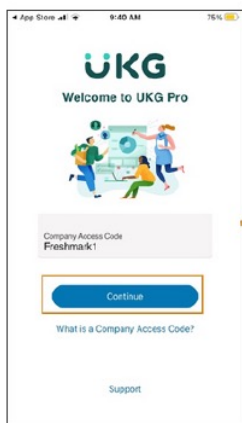


Scan the QR code to download the app.

Mobile App Login

Your Username: See HR for your
Your Password: login information.

Once you log in, you will be prompted to update your password.



1. Once you open the app, you will be instructed to enter our company access code: **FreshMark1**. Then select continue.

2. Select Sign In and enter your user name and password. Select Sign In again.



Important Information



Benefits Overview



Medical



MedMutual Providers



Access to Prescriptions



Health Reimbursement Account / FSA



Additional Benefits



Vision



Life & Disability



401K



Vacation & Holiday



Allstate Identity Theft Protection

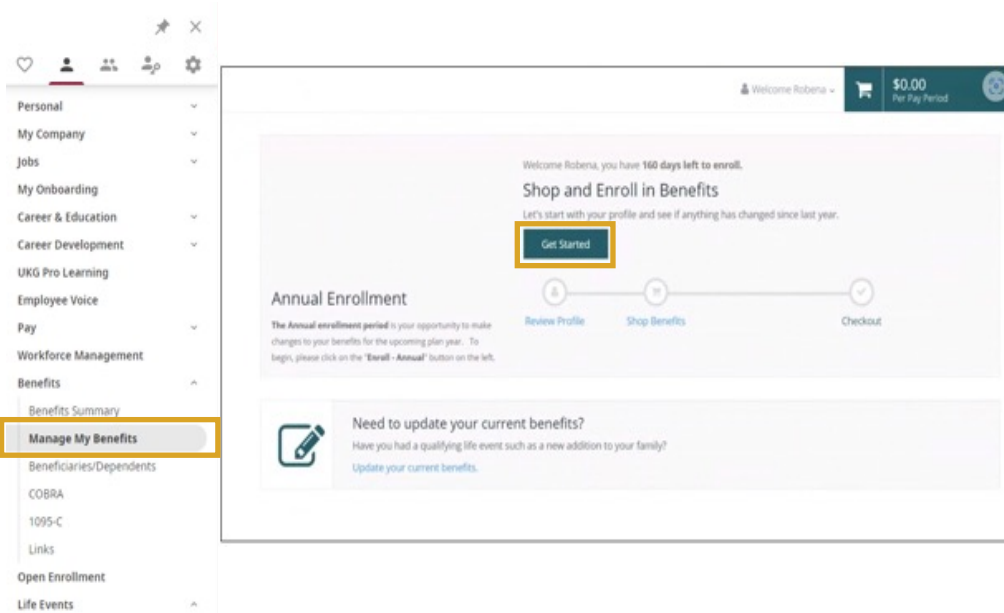


Employee Assistance Program



Contacts

To access your benefits after logging in, go to Myself and Manage My Benefits. You will then click on “Get Started” (Navigation: Menu > Myself > Benefits > Manage My Benefits).



From the My Profile page, review and verify that all of your profile information is correct:

Manage your profile

Make sure we have it right!

This info is used for your paycheck, taxes and ID cards. If you have any adjustments, please click the "Edit Info" pencil below and make the appropriate changes.

This information is used for:

- Reporting to the benefit carriers
- To issue your ID cards and process your claims
- To process your payroll, taxes, etc.

If any of the information is incorrect and you are unable to change it as part of enrollment, please contact your Human Resources representative.

[EDIT INFO](#)

Basic Information		Contact Information	
First Name * Brenda	Middle Name S	Address 1 1234 Main St	Address 2
Last Name * Gainer	SSN 123-45-6789	City Canal Fulton	State Ohio

Scroll to the bottom of the page and select Next: Review My Family. The Dependent Information page appears.

At the Current Family Members section, you can:

- Review or edit the dependent information on file for current family members.
- Remove a family member from receiving benefits through your plan.
- Add a family member as a dependent.
- Once completed click “save,” then click “Next: Shop for Benefits”

- Important Information
- Benefits Overview
- Medical
- MedMutual Providers
- Access to Prescriptions
- Health Reimbursement Account / FSA
- Additional Benefits
- Vision
- Life & Disability
- 401K
- Vacation & Holiday
- Allstate Identity Theft Protection
- EAP Employee Assistance Program
- Contacts

The next page will list all the benefits you have available for you. Simply click on each benefit starting at the top and make your selection. You must review each benefit and make a selection:

Your Benefits

Review Profile | Shop Benefits | Checkout

To make a change, click on the benefit name. To complete your enrollment, click **Check Out** at the bottom of the page. If you start to make a change, you must review each item before the system will allow you to check out.

Current Benefits Plan Year Effective from 01/01/2023 to 12/31/2023

Benefit Name	Cost	Action
Medical PPO NOS	\$30.00 Per Pay Period	View or Change
Vision		View or Change
Basic Employee Life		View or Change
Voluntary Child Life	\$0.92 Per Pay Period	View or Change

Employer Contribution: \$751.35
Your Cost Per Pay Period: \$40.92

Next: Review Beneficiaries

Be sure to update all your beneficiaries in the system. Once finished, click “Review and Checkout.” And in order to finalize your selection, you **MUST “Checkout.”** This is where you will be prompted to email the final selections to yourself or to print them.

Basic Employee Life Coverage amount \$100,000.00

Primary Beneficiaries (Required)
You must designate a primary beneficiary for this benefit.

+ Add Beneficiary

Would you like to add secondary beneficiaries? No Yes

Review and Checkout

- Important Information
- Benefits Overview
- Medical
- MedMutual Providers
- Access to Prescriptions
- Health Reimbursement Account / FSA
- Additional Benefits
- Vision
- Life & Disability
- 401K
- Vacation & Holiday
- Allstate Identity Theft Protection
- EAP Employee Assistance Program
- Contacts

PPO Plan	In-Network	Out-of-Network
Annual Deductible Individual/Family	\$300/\$750	Varies by Plan
Embedded or Aggregate Deductible	Embedded	
Employer Coinsurance %	80%	50%
Maximum Out-of-Pocket Individual/Family	Varies by Plan	Varies by Plan
Office Visit (PCP)	Deductible & Coinsurance	Deductible & Coinsurance
Office Visit (Specialist)	Deductible & Coinsurance	Deductible & Coinsurance
Urgent Care Visit	Deductible & Coinsurance	Deductible, & 80% Coinsurance
ER Visit	Deductible, then \$100 Copay (waived if admitted), then 80%	
Inpatient Visit	Deductible & Coinsurance	Deductible & Coinsurance
Outpatient Surgery Visit	Deductible & Coinsurance	Deductible & Coinsurance
Ambulance	Deductible & Coinsurance	Deductible, & 80% Coinsurance

Chronic Condition Management

If you are living with a chronic health condition, like asthma or diabetes, the Disease Management Program can offer education and support to help you achieve your best overall health. **To Enroll Call: 1-800-590-2583**



A digital physical therapy program designed to help you overcome your joint, back and muscle pain – all from home. **Visit: join.swordhealth.com/medmutual/register**



Digital pelvic therapy available at no additional cost as part of Medical Mutual's Chronic Condition Management Program. **Visit: join.hibloom.com/MedMutual**

Maternity Management

If you're pregnant, our Maternity Program can offer education and support to help you achieve your best overall health. **Call: 1-800-590-2583 or log into My Health Plan at MedMutual.com/Member**

Nurse line

Nurse Line is available 24/7 to help you address a wide range of health concerns. There is no added charge and you will always speak with a live nurse first without being triaged or put on hold. **Call: 1-888-912-0636**

QuitLine

QuitLine is available to help tobacco users give up the habit for good by providing one-on-one coaching, a personalized quit plan and educational materials. **Call: 1-866-845-7702 or log into My Health Plan at MedMutual.com/Member**



Important Information



Benefits Overview



Medical



MedMutual Providers



Access to Prescriptions



Health Reimbursement Account / FSA



Additional Benefits



Vision



Life & Disability



401K



Vacation & Holiday



Allstate Identity Theft Protection



Employee Assistance Program



Contacts

Fresh Mark is excited to offer a High Deductible Health Plan that is compatible with a Health Savings Account

What is a High-Deductible Health Plan

A high-deductible health plan, also called a consumer-driven health plan, is health coverage with lower premiums but higher out-of-pocket cost when you need care. HDHPs are designed to safeguard against catastrophic out-of-pocket cost for covered treatments and services.

The IRS sets strict requirements around the deductible minimums and out-of-pocket maximums. The deductible must be met before the health plan pays for health care services beyond preventative care like annual physicals. Preventative care services are paid in full when received by an In-Network provider.

HDHP Plan	In-Network	Out-of-Network
Annual Deductible Individual/Family	\$3,400/\$6,800	\$6,400/\$12,800
Coinsurance (after deductible)	100%	50%
Maximum Out-of-Pocket Individual/Family	\$3,400/\$6,800	\$9,600/\$19,200
Preventative Care	100%, no deductible	50%
Emergency Use of ER (copay waived if admitted)	Deductible	Deductible then 50%
Office Visit	Deductible	Deductible then 50%
Specialist	Deductible	Deductible then 50%
Urgent Care	Deductible	Deductible then 50%

Note: This is a summary only. Full benefit details can be found within the Fresh Mark Benefits Microsite. Non Emergent ER is not covered.

Health Savings Account (HSA)

A Health Savings Account (HSA) is an interest-bearing checking account that you can fund with pre-tax contributions and is owned by you. You can use the money in your HSA to pay for your Qualified Medical Expenses including your prescriptions, medical, dental and vision expenses. You can even use the money to pay for COBRA premiums and retirement healthcare expenses. Once you have \$1,000 in your HSA, you can begin to invest those dollars, increasing your tax-free earning potential!

The HSA is administered by Medical Mutual. Fresh Mark will make a contribution to your HSA if you open an account. The annual contribution is \$500 if on Employee only coverage \$750 if on Employee +1 Coverage and \$1,000 in on Family coverage. Please note the Fresh Mark contribution amount will be contributed on a prorated basis throughout the year. You can also contribute to the account up to the IRS limits of \$4,300 single or \$8,550 family. And, unlike the HRA, the monies belong to you and grows for your retirement. There is no use it or lose it.

To be eligible to open an HSA account you must meet the following criteria:

- You cannot be covered by any other medical plan that is not an HSA-compatible health plan, including your spouse's medical plan or health care flexible spending account.
- Be enrolled in the Medical Mutual HDHP Plan.
- Cannot be enrolled in Medicare. However, you may withdraw money from your HSA after you enroll in Medicare to help pay for medical expenses, including Medicare premiums (this does not include Medigap) as long as you are age 65 or older.
- Cannot be eligible to be claimed as a dependent on another individual's tax return.
- Be a U.S. resident and not a resident of American Samoa.
- If you are a veteran, you may not have received veterans' health benefits within the last three months.

 Important Information

 Benefits Overview

 Medical

 MedMutual Providers

 Access to Prescriptions

 Health Reimbursement Account / FSA

 Additional Benefits


 Vision

 Life & Disability

 401K

 Vacation & Holiday

 Allstate Identity Theft Protection

 Employee Assistance Program

 Contacts

Medical Mutual Health Savings Account

Provides a more efficient and affordable way to manage your healthcare benefits and your HSA. Medical Mutual HSA is managed by their Ohio-based team. Your healthcare benefits and HSA are integrated from Medical Mutual, meaning you will be able to access both your benefits and HSA online with one username and password via My Health Plan.

Full Access 24/7

- Provides a Track HSA and investment balances
- Pay for qualified medical expenses
- Invest in mutual fund options
- Report and reissue a lost or stolen debit card
- Use all the health benefits resources on My Health Plan

Medical Mutual Debit Card

Your HSA comes with a Medical Mutual debit card that can be used to pay for qualified medical expenses, including doctor's visits, prescriptions and more.

AccountLink Mobile App

Access your Medical Mutual HSA on the go with Medical Mutual's AccountLink mobile app. AccountLink lets you manage your Medical Mutual HSA, view your account balance and profile information; submit a claim; and much more from your mobile device. Download the app today for free from the Apple App Store or Google Play by searching for AccountLink.

App Features



AccountLink Mobile App Features

Smart Score - reflects the Opportunities you complete in the app.

- Adding a receipt
- Switching to electronic statement delivery
- Switching to electronic tax for delivery
- Maxing out your account contributions

Access accounts - Check balances, view transaction history and more.

Manage claims - Submit new claims, upload receipts and check claim status.

Track and pay expenses - Track medical claims and other expenses plus pay bills electronically.

Access your Medical Mutual debit card - Manage card details, access PIN and request a replacement card if it is lost or stolen.

Receive alerts - Stay up to date on important account messages.

 Important Information

 Benefits Overview

 Medical

 MedMutual Providers

 Access to Prescriptions

 Health Reimbursement Account / FSA

 Additional Benefits


 Vision

 Life & Disability

 401K

 Vacation & Holiday

 Allstate Identity Theft Protection

 Employee Assistance Program

 Contacts

Finding Care and Estimating Costs

How to Get Started:

1. Log in to My Health Plan at MedMutual.com/Member or via the MedMutual mobile app.

My Health Plan

Log In to My Health Plan

Username

Password

[Forgot Username or Password](#)

Log In

Not Registered?
 Register now to enjoy 24 hour access to:

- Reference claims and payment information
- View your plan benefits
- Learn more about wellness programs
- Access money-saving tools and tips
- Participate in exclusive members-only offers

Register for an Account

2. Select Find a Provider & Cost Estimates from the Quick Links section in the middle of the page or from the Resources & Tools tab at the top of the page.

Viewing:

Benefit Period: January 1st through December 31st

Deductible & Out of Pocket (In Network)

Deductible	\$600.00/\$750.00
Coinurance	Coinurance Met \$800.00/\$800.00
Copay	\$0.00
Maximum Out of Pocket	\$1,400.00/\$1,550.00

Claims Snapshot (Most Recent)

DATE OF SERVICE	TYPE	CLAIM #
11/17/2023	Medical	3333426411-000
10/20/2023	Medical	3303440618-000
10/20/2023	Medical	3313610041-000
10/20/2023	Medical	3311408317-000

Engage with Wellness
 Medical Mutual's Wellness Portal provides tools and resources to support your health and well-being.
 Access the health assessment and more to learn valuable information about your health.
Launch Now

Go Paperless
Sign Up Today

Quick Links

- Find a Provider & Cost Estimates**
- Wellness Portal
- Text Message Preferences
- ID Cards
- Health Assessment
- Preventive Care
- Who is Covered
- Medical Benefits

MedMutual Resource Connect
 Need assistance with essential, everyday needs such as food, transportation, financial support, and job training?
 You and your family can connect with free or reduced-cost community services using MedMutual Resource Connect.

3. Choose the Medical + Costs tile.

Find a Provider
 Whether you are a current or future member, we can help you find the right in-network provider.

Choose provider type:

Medical + Costs

Welcome!
 We're looking for your feedback to make the Find a Provider tool even better. Share your opinion by using the Feedback link below.

Provider Directory
 Download the provider directory for your county in PDF Format (OH, IN, KY)

- Important Information
- Benefits Overview
- Medical
- MedMutual Providers**
- Access to Prescriptions
- Health Reimbursement Account / FSA
- Additional Benefits
- Vision
- Life & Disability
- 401K
- Vacation & Holiday
- Allstate Identity Theft Protection
- EAP Employee Assistance Program
- Contacts

How to Search for In-network Doctors and Facilities:

Search for in-network providers by name, specialty, location and more. Search results are customized to your plan and based on your home address, or you can choose to search from a different location. Select one of the following to begin:

- **Doctors by name:** See locations, network status and a specific doctor accepts new patients.
- **Doctors by specialty:** Find doctors in your network who specialize in certain conditions.
- **Places by name:** See address, hours, network status and other important information.
- **Places by type:** Search for in-network hospitals, labs or urgent care clinics near you.
- **Search all:** Search all categories by entering a name or phrase.
- **Advanced search:** Refine your search criteria based on location, languages spoken, which providers are accepting new patients, and more.

Once you make a selection, learn more by clicking View Profile, add the provider to a comparison list by checking the Add to Compare, or refine your search by clicking More Filters.

How to Compare Costs:

Healthcare costs can vary by hundreds or even thousands of dollars depending on which doctor and facility you visit. Use MedMutual Find a Provider to understand your options and estimate your costs before you schedule an appointment or procedure. Because cost estimates are based on your benefit plan, you'll be able to see how costs may impact your annual deductible and out-of-pocket spending.

Select **Estimate Your Costs** to begin:

- Enter the procedure name or CPT code(s).
- Review the range of average costs within your search area.
- Compare the individual cost estimates for each matching provider.

Note: Estimates may be for just one part of a surgery or procedure. Some services like anesthesia and doctor's fees may be billed separately. To increase the accuracy of your cost estimate, ask your provider for all CPT codes involved in your procedure.

Some procedures or services covered by your plan may require prior approval from Medical Mutual. Please refer to your Certificate/Benefit Book, which is located under the Benefits & Coverage tab in My Health Plan or contact Medical Mutual Customer Care at the number on your member ID card.



Fresh Mark has partnered with Marathon Health to give you easy access to virtual care services through the Fresh Mark Health Center. Meet with your care team at a time and location convenient for you. Whether you're at the jobsite or working remotely, get the care you need, when you need it. Virtual visits are available via a smartphone, computer or other connected device. Our virtual care services can help with all your health and wellness needs. Services include preventive care, sick care, chronic condition management, medication management, health coaching, behavioral health counseling and more. If you are covered under our plan, the visits are free. If not, then a nominal charge of \$25 per visit will apply. **To schedule a visit, call 866.434.3255.**

 Important Information

 Benefits Overview

 Medical

 **MedMutual Providers**

 Access to Prescriptions

 Health Reimbursement Account / FSA

 Additional Benefits


 Vision

 Life & Disability

 401K

 Vacation & Holiday

 Allstate Identity Theft Protection

 Employee Assistance Program

 Contacts

Drug prices vary widely between pharmacies. Good Rx finds the lowest prices and discounts to help you save money on prescriptions.

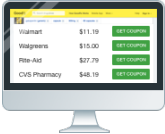


GoodRx is accepted at over 70,000 U.S. pharmacies, including:



Sample ID Card:



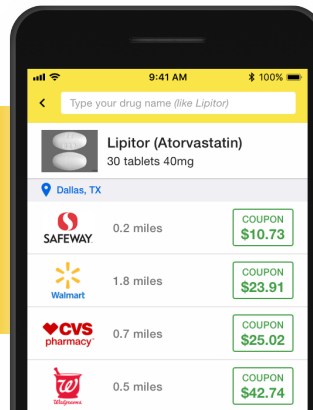
Here's how it works

- 1  **Compare prices**
GoodRx collects prices and discounts from over 70,000 U.S. pharmacies.
- 2  **Print free coupons**
Send coupons to your phone by email or text message.
- 3  **Save up to 80%**
Show the coupon to your pharmacist for massive savings on your meds

Download the mobile application

Save up to 80% on your prescriptions with the free GoodRx app.

GoodRx is the #1 free medical app for IOS and Android.



Marc's is one of our partners for access to prescription drugs. If you use one of the following Marc's for your prescription drugs and you have money in your Health Reimbursement Account (HRA), you can have your prescription filled and Marc's will bill your HRA for the cost.

Marc's Massillon
1413 Amherst Road NE
Massillon, OH, 44646

Marc's 30th St
3112 Cleveland Ave NW
Canton, OH, 44709

Marc's Salem
2487 E. State Street
Salem, OH, 44460

 Important Information

 Benefits Overview

 Medical

 MedMutual Providers

 Access to Prescriptions

 Health Reimbursement Account / FSA

 Additional Benefits


 Vision

 Life & Disability

 401K

 Vacation & Holiday

 Allstate Identity Theft Protection

 Employee Assistance Program

 Contacts

What is an HRA?

Upon completion of the waiting period, Fresh Mark will set aside funds into your HRA plan to pay your out-of-pocket medical, dental and vision expenses. You also can choose to have these dollars deposited into your Dependent Care account. Fresh Mark provides \$800 to the HRA on the first of the month following satisfaction of the waiting period and then this amount increases to \$1,450 upon reaching the first of the calendar year following your date of hire.

Basic Login: <https://cda.basiconline.com/login>

Tax Savings Tool (FSA): https://www.basiconline.com/hq/employee/basic_cda/fsa-saving-calculator/



Medical



Dental



Rx



Vision

You can also elect to have your HRA money put into the Dependent Care Account. See HR for instructions on this process.

Dependent Care FSA

The Dependent Care Flexible Spending Account (FSA) lets employees use pre-tax dollars toward qualified dependent care such as caring for children under the age of 13 or caring for elders. Only expenses incurred to enable you to work qualify. Thus, if you are married and your spouse is not employed, you cannot use the account unless your spouse is a full-time student or disabled. You do not have to be enrolled in a medical plan to open and use a Dependent Care FSA.

Please refer to current IRS limits for the annual maximum contribution.

The amount reimbursed to you under the Dependent Care FSA is limited to the amount you have contributed through payroll deductions at the time reimbursement is claimed. The individual receiving care must reside with you for expenses to qualify. Qualified dependent care expenses include:

- Preschool tuition (does not include kindergarten)
- Daycare, babysitting, before-or-after school care for your child under age 13
- Adult daycare for a dependent over age 13 if they are physically or mentally incapable of self-care.



Important Information



Benefits Overview



Medical



MedMutual Providers



Access to Prescriptions



Health Reimbursement Account / FSA



Additional Benefits



Vision



Life & Disability



401K



Vacation & Holiday



Allstate Identity Theft Protection



Employee Assistance Program



Contacts

Healthcare FSA

A Healthcare Flexible Spending Account (FSA) provides important tax advantages that can help you pay healthcare expenses on a pre-tax basis. By anticipating your family's health care costs, you can lower your taxable income so you get to keep more of what you earn.

If you are eligible for the Healthcare FSA, funds in the account must be used for qualified healthcare expenses. The total amount you elect for the year is available to you at the beginning of the plan year, regardless of how much you have contributed via payroll deduction. Please refer to current IRS limits for the annual maximum contribution.

Carefully consider what your out of pocket healthcare contribution will be as unused funds in the healthcare FSA account are forfeited.

BASIC Main Number: 1-800-372-3539 Option 1
Participants; cda.basiconline.com

You can use either HRA or FSA for any of following:

- Acupuncture
- Alcoholism treatment
- Ambulance
- Artificial limbs
- Braces
- Childbirth preparation classes (mother)
- Chiropractors
- Contact lenses
- Crutches
- Dental fees
- Dentures
- Diagnostic fees
- Doctor's fees
- Drug addiction recovery
- Dyslexia language training
- Eyeglasses and examination fees
- Hearing aid and batteries
- Home modifications for handicapped
- Insulin
- Laboratory fees
- Maternity expenses
- Nursing homes
- Optometrists
- Orthopedic shoes
- Oxygen/oxygen equipment
- Prescription Drugs
- Psychiatric care
- Therapy treatments (prescribed)
- Transportation (for medical care)
- Vision correction surgery (e.g., LASIK)
- Vitamins (if prescribed)
- Wheelchairs
- X rays

Employee Perks Program

We've partnered with Working Advantage, the world's largest corporate discount program, to introduce a brand-new savings initiative for our team. Enjoy discounts on electronics, travel, clothing, movie and sports tickets, groceries, pet insurance, and much more!*

How to Get Started:

1. Visit <https://freshmark.savings.workingadvantage.com>
2. Create an account using your email address.
3. Enter the one-time passcode sent to your email.
4. Start Saving

*All discounts are set by the vendors on the website. Fresh Mark has no control over the discounts offered.

 Important Information

 Benefits Overview

 Medical

 MedMutual Providers

 Access to Prescriptions

 Health Reimbursement Account / FSA

 Additional Benefits


 Vision

 Life & Disability

 401K

 Vacation & Holiday

 Allstate Identity Theft Protection

 EAP Employee Assistance Program

 Contacts

Will Preparation

Medical Mutual Life offers a Will Preparation service to all Fresh Mark employees. To start the process, go to www.NDWillPrep.com and use your login code (MML). Registration is required to protect your privacy. All documents come with complete instructions. You can also start a document and save it online to update it later — a handy feature if you find you need to gather more information.

Online wills are valid for residents in all 50 states. As with any legal matter, you may want to consult with an attorney to discuss your options and make sure your family is fully protected, especially if you have questions or concerns.

Why not give your loved ones the benefit of your decisions and yourself the gift of peace of mind?

To set up your will:

1. Go to www.NDWillPrep.com
2. Enter your login code: MML
3. Register and create your will today



Fraud Resolution

If you believe your identity has been stolen or you are at risk, contact our partner ID Resolution at 877-773-2197.

You will be asked to provide your group number and company name so that your account can be verified. You do NOT need to call to activate your service.

Group number: IDR-000-003
Company name: MedMutual Life

You can also access your service details at www.idresolution.net/med-mutual-identity-management

Additional Legal Resources



- Complaint letters for damaged luggage, home repairs or credit card billing errors
- Identity theft affidavits
- Quitclaim deeds
- Rental agreements
- Living trusts for married or single persons
- Bills of sale or buy-sell agreements

 Important Information

 Benefits Overview

 Medical

 MedMutual Providers

 Access to Prescriptions

 Health Reimbursement Account / FSA

 Additional Benefits


 Vision

 Life & Disability

 401K

 Vacation & Holiday

 Allstate Identity Theft Protection

 Employee Assistance Program

 Contacts



Vision insurance is FREE for you and your family!

* Must elect Vision benefit annually through UKG portal.

VSP	In-Network	Out-of-Network
Routine Eye Exam (Once/24 months)	\$10	Up to \$50
Eyeglass Frames (Once/24 months)	\$15 (Includes Frames & Lenses) \$120 Allowance	Up to \$70
Eyeglass Lenses Single Lenses Lined Bifocal Lenses Lined Trifocal Lenses	\$15 (Includes Frames & Lenses)	Up to \$50 Up to \$75 Up to \$100
Contact Lenses (Instead of eyeglasses) Elective conventional Non-elective (Medically necessary) Once/24 months	\$120 Allowance	Up to \$105



 Important Information

 Benefits Overview

 Medical

 MedMutual Providers

 Access to Prescriptions

 Health Reimbursement Account / FSA

 Additional Benefits

 Vision

 Life & Disability

 401K

 Vacation & Holiday

A Allstate Identity Theft Protection

EAP Employee Assistance Program

 Contacts

Basic Life Insurance

Fresh Mark provides Basic Life and AD&D insurance at no cost to employees.

Accidental death and dismemberment (AD&D) insurance is provided at the same level as an employee's Basic Life amount.

You may purchase \$5,000 spouse life and \$2,500 benefit per child up to age of 26. Enroll in Life Insurance through UKG portal.

Please see HR for Basic Life details.

Evidence of Insurability may be required if outside the initial enrollment.

Short-Term Disability

Fresh Mark provides Short-Term Disability at no cost to employees. Please see HR for STD details.



 Important Information

 Benefits Overview

 Medical

 MedMutual Providers

 Access to Prescriptions

 Health Reimbursement Account / FSA

 Additional Benefits


 Vision

 Life & Disability

 401K

 Vacation & Holiday

 Allstate Identity Theft Protection

 Employee Assistance Program

 Contacts

Plan for your future

Fresh Mark has established a 401K Plan through Schwab with the goal of providing the tools and resources to help you plan for and achieve financial security in retirement.

Through the 401k plan, you elect to save a percentage of your pay each period through payroll deduction. Because your savings can be deducted from your pay before taxes, your taxable income will be reduced when you contribute to the plan. To encourage you to save through the plan and increase your benefit, Fresh Mark makes a matching contribution.

401K Plan Features*

Contributions are matched:

- 100% at \$0.50 per hour worked

Eligible after 1 year of service

Please refer to IRS guidelines for contribution limits

Additional “catch up” contributions allowed if age 50 or older

**100% vested after 3 years service*



 Important Information

 Benefits Overview

 Medical

 MedMutual Providers

 Access to Prescriptions

 Health Reimbursement Account / FSA

 Additional Benefits

 Vision

 Life & Disability

 401K

 Vacation & Holiday

A Allstate Identity Theft Protection

EAP Employee Assistance Program

 Contacts

Vacation

Fresh Mark offers a competitive vacation plan for employees.

- At turn of 1st calendar year (or after completing probationary period whichever is later) 1 week.
- 2 weeks at 3 years
- 3 weeks at 8 years
- 4 weeks at 12 years
- 5 weeks at 17 years
- 6 weeks at 25 years

Employees must work at least 1500 hours to earn full vacation for the following year.

Holidays

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day
- President's day is a paid working Holiday.
(8 hours holiday pay + pay for hours worked)



 Important Information

 Benefits Overview

 Medical

 MedMutual Providers

 Access to Prescriptions

 Health Reimbursement Account / FSA

 Additional Benefits


 Vision

 Life & Disability

 401K

 Vacation & Holiday

 Allstate Identity Theft Protection

 Employee Assistance Program

 Contacts

Allstate Identity Theft Protection



Identity theft and cybercrime can happen to anyone:

- 1 in 4 Americans have experienced cybercrime.¹
- Even someone who knows how to minimize their risk. That's why Fresh Mark offers **Allstate Identity Protection Pro+ Cyber** as a benefit.

Get comprehensive identity monitoring and fraud resolution designed to help you protect yourself and your family against today's digital threats, plus cybersecurity features designed to identify and address vulnerabilities before they can be exploited.

For over 90 years, Allstate has been protecting what matters most. Prepare for what's next with:

- Identity, financial account, and credit monitoring
- Cyber protection for mobile devices
- 24/7 support, plus up to \$1 million in fraud expense reimbursement† — or up to \$2 million for families^Δ

PLANS AND PRICING

Allstate Identity Protection Pro+ Cyber

\$9.00 per person / month **Call: 1.800.789.2720**
 \$16.45 per family / month

- See and control your personal data with our unique tool, Allstate Digital FootprintSM
- Catch fraud at its earliest sign with comprehensive identity and financial monitoring
- Keep tabs on your risk potential by checking your Identity Health Status
- Get personalized threat insights to help you protect yourself against the latest fraud trends with Allstate Security Pro[®]
- Rely on cyber protection tools designed to protect against online threats such as viruses, phishing attacks, and malware on up to 5 mobile devices:
 - Mobile device and app security
 - Safety VPN with safe browsing & phishing protection
 - Wi-Fi security
- Level up personal computer security with VPN, network security, and features designed to protect against online threats such as viruses, phishing attacks, and malware
- Get network security and a password manager
- Monitor social media accounts for signs of account takeover
- Fend off scams with our robocall blocker and ad blocker
- Access family digital safety tools with a family plan^Δ
- Rely on tri-bureau credit monitoring and an annual tri-bureau credit report and score
- Lock your TransUnion credit report in a click and get credit freeze assistance
- See if your personal data has been compromised with dark web monitoring
- Receive alerts for financial transactions like cash withdrawals and large purchases, to help you detect potential fraud
- Eliminate worry about unraveling complex and costly fraud incidents with access to full-service remediation and resolution support
- AND MORE

1. 2021 Identity Fraud Study, Javelin Strategy & Research

^Δ Only available with a family plan. Ability to enroll in family plans is dependent on enrollment method. Allstate Identity Protection's coverage definition can be aligned with client's benefits eligibility. Contact your Allstate Identity Protection representative for more details.

† Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Product may be updated or modified prior to availability. Certain features require additional activation.

Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.



Important Information



Benefits Overview



Medical



MedMutual Providers



Access to Prescriptions



Health Reimbursement Account / FSA



Additional Benefits



Vision



Life & Disability



401K



Vacation & Holiday



Allstate Identity Theft Protection



EAP Employee Assistance Program



Contacts

Employee Assistance Program - TotalCare EAP

Life can sometimes present challenges or situations that are difficult to work out alone. The TotalCare EAP is a confidential resource offering in-the-moment support and expert guidance to help you resolve concerns as well as balance home and work. **You and your household members** can access up to six (6) visits for each condition at no charge, such as:



PERSONAL

Personal Stress, Anxiety, Alcohol Abuse, Drug Addiction, Depression, Medical Conditions, Grief/Bereavement, Gambling, Weight Control, Anger, Chronic Pain/Illness, Eating Disorders, Life Transitions, Pregnancy/Post Partum, Personal Trauma, Sexual Concerns, Domestic Violence, Learning Disabilities, Smoking, Men's/Women's Issues, Nutrition.



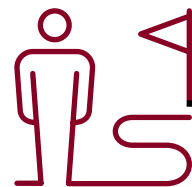
FAMILY & RELATIONSHIPS

Marital, Parenting, Caregiving, Childcare, Eldercare, Education Planning, Adoption, Family Pets, Special Needs Child, Blended Families, Teen Issues, Domestic Partners, Physical Abuse, Family Relocation, Sandwich Generation, Military Life/Separation, Disaster Preparedness, Communication, Keeping Children Safe.



LEGAL & FINANCIAL

Debt, Credit Card issues, Financial Loss, Bankruptcy, Budgeting, Retirement Planning, Wills & Trusts, Real Estate Law, Car Buying, Immigration, Divorce, Civil Suits, Criminal Law, DUI/DWI, Landlords & Tenants, Homeowner Concerns, Taxes, Insurance, Consumer Law, Contracts, Personal Injury, Child Custody, Social Security.



WORK & CAREER

Employee Conflict, Work Related Stress, Coaching, Supervisor Conflict, Team Development, Career Planning, Management Skills, Supervising Others, Time Management, Skills Development, Project Management, Motivating Self & Others, Valuing Diversity, Managing Change.



Important Information



Benefits Overview



Medical



MedMutual Providers



Access to Prescriptions



Health Reimbursement Account / FSA



Additional Benefits



Vision



Life & Disability



401K



Vacation & Holiday



Allstate Identity Theft Protection



Employee Assistance Program












Contacts



Call: 1.800.252.4555 | www.theeap.com

Benefit	Carrier	Plan ID	Website/ Phone Number
Medical	Medical Mutual	462519	www.medmutual.com 1-800-362-4700
Vision	VSP	12023040	www.vsp.com 1-800-877-7195
Life / AD&D (Basic)	Medical Mutual Life	462519	www.medmutuallife.com 1-866-925-2542
Long Term Disability	Medical Mutual Life	462519	www.medmutuallife.com 1-866-925-2542
Employee Assistance Program	TotalCare EAP	Fresh Mark, Inc.	www.theeap.com 1-800-252-4555
401K Administrator	Charles Schwab	N/A	www.schwab.com 1-800-724-7526
HRA/FSA/DCA	Basic	N/A	flexneoparticipant. lh1ondemand.com/Login 330-436-3135
Good Rx	Good Rx	N/A	goodrx.com
Resources	Allstate Identity Theft Protection	9517	1-800-789-2720

-  Important Information
-  Benefits Overview
-  Medical
-  MedMutual Providers
-  Access to Prescriptions
-  Health Reimbursement Account / FSA
-  Additional Benefits
-  Vision
-  Life & Disability
-  401K
-  Vacation & Holiday
-  Allstate Identity Theft Protection
-  Employee Assistance Program
-  **Contacts**