



Fresh **Mark**®

BENEFITS GUIDE





Welcome to Fresh Mark!

We are pleased to have you on our talented, growing team.

You are here because we believe your skills will continue to help us move our business forward, making us stronger through operational efficiencies, sales growth, new partnerships, community relations and more. We look forward to working with, learning from and growing alongside you.

We want you to be proud of the work you do here at Fresh Mark. To achieve this, we work every day to ensure you are given the tools and opportunities to feel confident, lead in your role and become a vital part of our company's success.

Family owned for four generations, Fresh Mark proudly operates with a people first mentality and a set of core values that have guided our organization's growth since the beginning. Our Northeast Ohio roots run deep within all our facilities.

We take a personal approach to making our Sugardale brand of high quality, bacon, hams, hot dogs, sliced lunch meat and dry sausage, and have done so for over 100 years. Sugardale can be found in all 50 states via our retail and food service product offerings and in more than 20 countries around the world.

Since 1920, we've been making meat the only way we know how: the family way. Whether enjoying "The Official Hot Dog of the Land" at a Cleveland Guardians' and Cleveland Browns' game, a pepperoni pizza from the local pizzeria, or a delicious ham at the holidays, we provide great memories for our friends, families and fans.

As you start your journey with us, do not hesitate to ask questions along the way. We look forward to working toward a bright future with you.



Your Benefits



Dear Fresh Mark Team Member,

We are pleased to offer competitive benefits that encompasses the Total Wellbeing of our employees and their families. Total Wellbeing 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 Wellbeing.

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. In addition, 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. We've also included a list of contacts so it's easy for you to reach our carriers and partners.

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Benefits Eligibility

Full-time team members are eligible to receive benefits the first day of the month after 60 days

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

- Your legal spouse, except where employer sponsored coverage is 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

Electing Benefits

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

- During annual benefits open enrollment period (elections take effect January 1st)
- Election must be made within 30 days of eligibility as a newly hired employee
- 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

Termination of Coverage

Your benefits coverage will terminate on the earliest of:

- The last day worked as result of termination
- The date in which you no longer meet the eligibility requirements
- The date in which contribution payments are not received
- The date any benefit plan is terminated
- The date you enter the armed forces on active, full-time duty except as covered under USERRA

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



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Medical Mutual offers several different programs designed to help you improve and maintain the healthiest life possible. Here are some of the programs that are offered.

Disease 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. Gain exclusive telephone access to specially trained Health Coaches that can provide valuable knowledge about your condition(s).

- Asthma
- Heart Failure (HF)
- Coronary Artery Disease (CAD)
- Chronic Obstructive Pulmonary Disease (COPD)
- Diabetes
- Hypertension

For More Information or to Enroll Call 1-800-590-2583

Maternity Management

If you're pregnant, our Maternity Program can offer education and support to help you achieve your best overall health. The Maternity Program provides you with a specially trained Maternity Health Coach. Whether you're a first-time mom or expanding your family, it's comforting to have exclusive access to a maternity expert that can provide the valuable knowledge you need for a safe and healthy pregnancy.

Call: 1-800-590-2583

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. In addition, a four to eight-week supply of nicotine replacement therapy is available to help maximize your chances of quitting.

Call: 1-800-590-2583



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PPO Plan

PPO Plan	In-Network	Out-of-Network
Annual Deductible Individual/Family	\$300/\$750	\$300/\$750
Embedded or Aggregate Deductible	Embedded	
Employer Coinsurance %	80%	50%
Maximum Out-of-Pocket Individual/Family	\$700/\$1,550	\$5,300/\$10,750
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

NOTE: Non Emergent Emergency Room visits will not be covered. If you are unsure if something is a true emergency please call the MMO Nurseline 1-888-912-0636.

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COST

What is Healthcare Bluebook? Healthcare Bluebook™ has been selected by Fresh Mark as an added benefit so you can shop for care, compare facilities, save money, and get the best quality for your medical services.

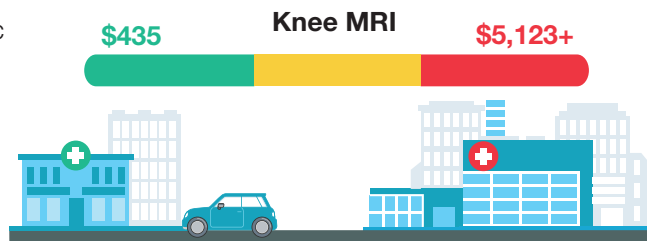
Did you know that in-network prices for the same procedure can vary by over 500% depending on the facility you choose?

Bluebook's web and mobile application make it easy to save money on hundreds of common medical services and procedures by showing you the cost ranges in your area and providing you with a selection of Fair Price™ (green) facilities.

Healthcare Bluebook also provides detailed information on the quality of common inpatient procedures (those that require a hospital stay). We'll help you to easily identify and select a facility that has a high-quality rating.

What is the "FAIR PRICE?" The Fair Price™ is the amount you should reasonably expect to pay for a service or procedure and are based on the actual amount paid on the claim, not the billed amount, reflecting the discounts that the health plan has negotiated with the facility.

Here's an example of dramatic price differences between one facility and another.



QUALITY

Aren't all hospitals good at everything? No, very few hospitals are good at all procedures. For example, a hospital can be among the highest performing facilities in the US for heart surgery, yet the same hospital can also be among the lowest performing facilities for joint replacement.

How does Bluebook assign quality ratings? Bluebook's quality ratings are designed to help patients understand each hospital's specific level of quality for a particular inpatient clinical area or procedure. Quality ratings are calculated for each clinical area by combining a hospital's performance in several areas: patient complications, patient safety, mortality, and compliance with standards of care. Calculations are based on a statistically significant sample drawn from Centers for Medicare and Medicaid Services (CMS) data. Our methodology is validated and published in peer reviewed medical journals.

Can cheaper mean better quality? YES! Absolutely! Providers with lower costs can have higher quality; there is no correlation between high cost and high quality. Healthcare Bluebook provides cost and quality ratings side-by-side for inpatient procedures, which is where quality matters most. By using Bluebook, it's easy to see which facilities offer the highest quality at the lowest costs.

Check it out!

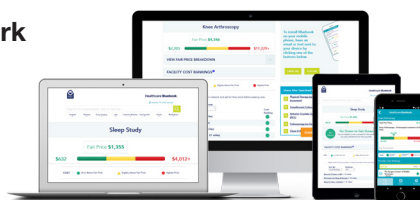
800.341.0504












www.healthcarebluebook.com/cc/FreshMark

Download the App



Company Code: FreshMark



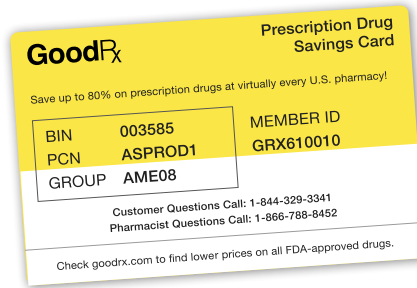
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Drug prices vary widely between pharmacies. Good Rx finds the lowest prices and discounts to help you save money on prescriptions.

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



Sample ID Card:



Here's how it works



Compare prices

GoodRx collects prices and discounts from over 70,000 U.S. pharmacies.



Print free coupons

Or send coupons to your phone by email or text message.



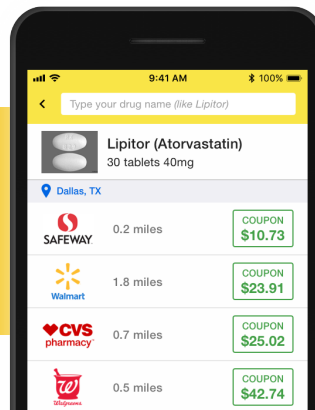
Save up to 80%

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 you 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

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What is an HRA?

Fresh Mark will set aside funds into your HRA plan to pay your out-of-pocket medical, dental and vision expenses. You benefit by shopping for the lowest cost of care, which would stretch the money further. You can pay up to 36% less by shopping for your care. Sign in on www.medmutual.com to get a personalized cost estimate based on your plan design.

\$800 in progression at 1 year of service- begins on the first of the month following the year of service. \$1,300 out of progression which will begin on January 1 following completion of 1 year of service.

Basic Login:

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

Tax Savings Tool (FSA):

https://www.basiconline.com/hq/employee/basic_cda/fsa-saving-calculator/

What can you use HRA \$\$\$ for?



Medical



Dental



Rx



Vision

- 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
- Orthodontia
- 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



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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.

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.

The same types of dependent care expenses that qualify for the Dependent Care FSA are eligible for a federal income tax credit but you cannot use both tax advantages for the same expenses. Consult a tax advisor to confirm which would be best for you. Carefully consider what your out-of-pocket daycare expenses will be as unused funds in a Dependent Care FSA are forfeited.



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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)	\$5	Up to \$50
Eyeglass Frames (Once/24 months)	\$5 (Includes Frames & Lenses) \$100 Allowance	Up to \$70
Eyeglass Lenses Single Lenses Lined Bifocal Lenses Lined Trifocal Lenses	\$5 (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	\$130 Allowance	Up to \$105



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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.



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Employee Assistance Program

Life can sometimes present challenges or situations that are difficult to work out alone. The Supportlinc Employee Assistance Program (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 can access up to six (6) sessions of face-to-face counseling for a wide variety of concerns, such as:



COUNSELING SERVICES

Confidential Assessment, Short-Term Counseling and Referrals Provided by Licensed Clinical Professionals for Depression, Anxiety, Stress, Grief and Loss, Relationship Concerns, Family and Parenting Issues, Work Stress, Substance Abuse and More



DEPENDENT CARE REFERRALS

Verified Referrals to Child and Adult/ Elder Care Providers, Facilities and Other Resources



LEGAL/FINANCIAL/ID THEFT RECOVERY CONSULTATION

Expert Guidance, Resources and Referrals Provided by Experienced Professionals



“CONVENIENCE” REFERRALS

Guidance and Referrals for Daily Living Resources: Wellness, Home Improvement, Entertainment Services, Education Resources, Pet Care, Auto Repair, Handymen, Travel, Volunteer Opportunities, etc.



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Call: 888.881.5462 | www.supportlinc.com

Will Preparation

Medical Mutual Life offers a Will Preparation service to all Fresh Mark Team Members. 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
- Quitclaim deeds
- Living trusts for married or single persons
- Identity theft affidavits
- Rental agreements
- Bills of sale or buy-sell agreements



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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 are 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 \$0.40 per hour worked

Eligible after 1 year of service

Please refer to the IRS guidelines allowed if age 50 or older

**100% vested after 3 years service*



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Vacation

Fresh Mark offers a competitive vacation plan for employees.

- One week after one year of service.
- Two weeks after two years of service.
- Three weeks after eight years of service.
- Four weeks after twelve years of service.
- Five weeks after seventeen years of service.

Holidays

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Sick / Personal Days

- At least one year of service two personal/sick days.
- At least two years of service one additional personal/sick day.
- At least 5 years of service one additional personal/sick day.
- At least ten years of service one additional personal/sick day.



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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 final election screen for your records. Make sure if there are any documents that need completed through the enrollment process, that you download those, complete them and either upload them to UKG or provide to Human Resources.

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.

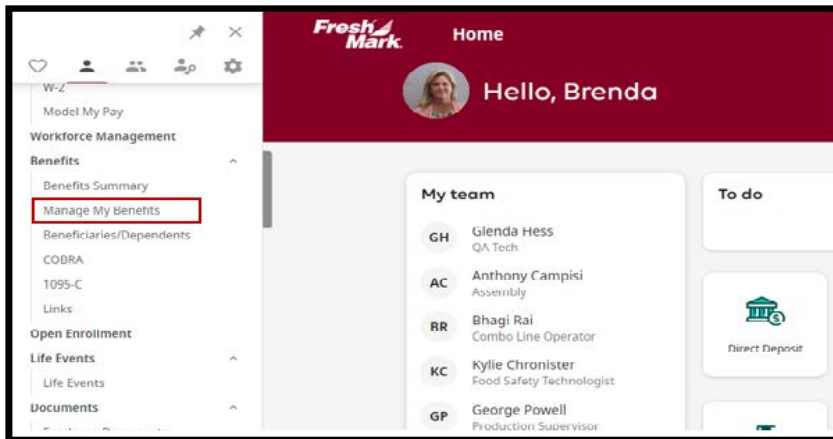


You can access the Employee Self-Service website at <https://freshmark.ultipro.com>

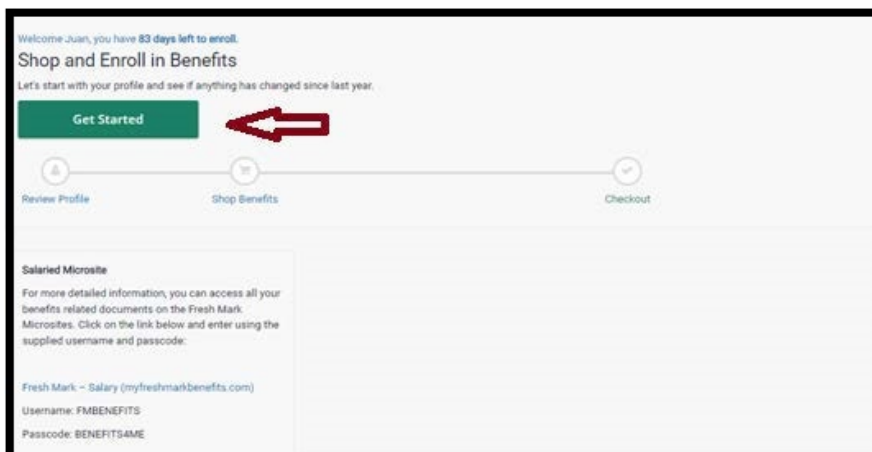
Enter your User ID and password, and then click Sign In.
















Note: If this is your first time logging in, ask HR for your login credentials.

Upon logging in, you will see the below landing page. Select Manage My Benefits.


















Click on "Get Started" to begin your enrollment process. Review each page and click on the appropriate response. Once done, review and checkout to finalize your enrollment selections.



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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
Short Term Disability	Medical Mutual Life	462519	www.medmutuallife.com 1-866-925-2542
Employee Assistance Program	SupportLinc	Username: freshmark	www.supportlinc.com 1-888-881-5462
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

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