



TriumphFoods



2021 employee benefits guide

MANAGEMENT GUIDE

January 1, 2021 - December 31, 2021

TRIUMPH FOODS BENEFITS OVERVIEW

Triumph Foods offers a comprehensive benefit package to help you manage your physical, financial, and personal health. A sense of well-being in every aspect of your life is important for you, so it is important to us! We believe the health of our people is directly linked to the health of the company. Why? Because when you're healthy, you're at your best - at work, at home, at play.



As you review this benefit briefing you will learn employees share the costs of some benefits and Triumph Foods provides other benefits at no cost to employees.

By accessing the Benefits tab on your ADP Dashboard via www.my.adp.com or ADP Mobile app, you will be able to review, change, add or cancel your benefits when you are initially hired, during open enrollment or when you have a **qualifying event**

A **qualifying event** may include;

- Birth or Adoption of a child
- Death
- Marriage
- Divorce
- Ineligibility of a dependent
- Spouse's loss of benefits

When you are finished enrolling, you will be prompted to print a Confirmation Statement that provides all benefits selected and their associated cost.

If you have any questions regarding your benefits you may contact the Benefits Department at (816) 396-2712, (816) 396-2823, or (816) 396-2843 Monday through Friday, from 8:00 a.m. to 5:00 p.m.

OUR BENEFIT OFFERINGS

- Two Medical Plan Offerings (PPO / HDHP)
- Flexible Savings Account (FSA) (PPO Only)
- Limited FSA & HSA (HDHP)
- Dental Plan
- Vision Plan
- Basic Life and Accidental Death & Dismemberment Plan
- Employee Assistance Program
- Short Term Disability
- Long Term Disability
- Paid Time Off
- Paid Holidays
- Retirement - 401(k)
- Employee Meat Sales
- Get Connected

ELIGIBILITY

You will be eligible to participate in Triumph Foods benefits if you are an active, regular, full-time employee in a benefits eligible position.

If you are a new employee, your benefits will commence on the 91st day of full-time regular, continuous employment.

In addition, eligible employees may also elect to cover their legal spouse, and children with these benefits. Note that children include adult children, whether married or unmarried, and without respect to student or dependency status until the child's 26th birthday.

You will be able to view more detailed information regarding these benefits including Summary Plan Descriptions (SPDs) by clicking "Benefits Portal" in the Links tile of Employee Self-Service!

Please note that any qualifying event which may effect your benefit coverage i.e. change in marital status, addition or deletion of a dependent, plus change of address must be reported to the Benefits Department within 30 days of the event to ensure your change can be made effective before the next open enrollment period!



MEDICAL PLAN - TWO OPTIONS

The most valuable thing we have is our health. Protect your health with one of these programs to help cover the costs of medical care when needed, but also cover preventative care and checkups to maintain your health even when you are not sick. Triumph Foods offers two medical plans for Management and Management Support employees to choose from:

OPTION 1 - TRIUMPH FOODS PPO

Administered by Blue Cross Blue Shield (BCBS) - Preferred Provider Organization (PPO)

RATES UNCHANGED FROM 2020!

BI-WEEKLY EMPLOYEE PREMIUM	
Employee Only	\$50.00
Employee +1	\$138.00
Family	\$225.00

	Triumph Foods PPO	
	In-Network	Out-of-Network
Deductible (Calendar Year)	\$1,000 Individual \$2,000 Family	\$2,000 Individual \$4,000 Family
Coinsurance % Paid by Employee	20%	40%
Out-Of-Pocket (OOP) Maximum	\$6,000 Individual \$12,000 Family	\$10,000 Individual \$20,000 Family
In Network Benefits		
Primary Care Office Visits	\$25 copay	
Urgent Care		
Specialist Office Visit		
Preventative Care Services	Company pays 100%, not subject to deductible or coinsurance	
Emergency Room Copay	\$150 copay plus deductible, then 20% coinsurance (copay is waived if admitted). <i>Note: 50% Coinsurance applies if ER visit is for a non-emergent reason.</i>	
Other Covered Services (x-rays, labs, childbirth... etc.)	You pay 100% up to Deductible, then you pay 20% of cost up to OOP Max	
Prescription Drug* Administered by BCBS (Pharmacy does not go toward deductible in PPO, but does go toward OOP Max.)	Retail (30 day supply / Up to 90-day available at 3x copay) Tier 1: Generic - \$10 copay Tier 2: Brand Preferred - \$35 copay Tier 3: Non-Preferred Brand - \$60 copay Tier 4: Specialty - 20% Coinsurance: \$60 minimum copay Mail Order (90 day supply) Tier 1: Generic - \$20 copay Tier 2: Brand Preferred - \$70 copay Tier 3: Non- Preferred Brand - \$120 copay Tier 4: Specialty - 20% Coinsurance: \$60 minimum copay (only 30 day supplies available) <i>*Certain approved preventive prescriptions are available at no cost to members.</i>	

FLEXIBLE SAVINGS ACCOUNT

Administered by The Tabern Group, a division of Navia Benefit Solutions

Add an FSA option to your PPO! FSAs reimburse for allowable medical, dental, vision, and dependent care expenses when you pre-select an amount of money to be set aside, tax free, from your pay, in a FSA account. To use these monies for allowable expenses employees submit required receipts for reimbursement. The minimum you may place into your account is \$260 each year. The maximum you may place into the Health Care Reimbursement Account option is \$2,750, and the maximum you may place into the Dependent Care Account is \$5,000 with up to \$550 of unused monies may be carried-over to the next year (subject to IRS regulation). You may access your account through the Navia Benefit Solutions mobile app on the Google Play or Apple App stores.



OPTION 2 - TRIUMPH FOODS HDHP WITH HSA

Administered by Blue Cross Blue Shield (BCBS) - High Deductible Health Plan (HDHP)

RATES UNCHANGED FROM 2020!

BI-WEEKLY EMPLOYEE PREMIUM	
Employee Only	\$38.00
Employee +1	\$106.00
Family	\$185.00

	Triumph Foods HDHP	
	In-Network	Out-of-Network
Deductible (Calendar Year)	\$3,000 Individual \$4,000 Family	\$4,000 Individual \$8,000 Family
Coinsurance % Paid by Employee	10%	40%
Out-Of-Pocket (OOP) Maximum	\$6,000 Individual \$12,000 Family	\$10,000 Individual \$20,000 Family
In Network Benefits		
Primary Care Office Visits	You pay 100% until the Deductible is met, then the Company pays 90% and you pay 10% Coinsurance until your OOP Max is met.	
Specialist Office Visit		
Urgent Care		
Emergency Room Copay		
Other Covered Services (x-rays, labs, childbirth... etc.)		
Preventative Care Services	Company pays 100%	
Health Savings Account Contribution	Maximum Employee Contribution	
	Individual:	\$3,600
	EE + 1/Fam:	\$7,200
Administered by The Taben Group, a division of Navia Benefit Solutions	(Max Contribution includes employees own voluntary tax free contribution.)	
<i>(Tax free; unused amounts rollover to future years. Must enroll annually)</i>	<i>You must re-enroll in your HSA contribution each year if you want to continue having employee contributions deferred to your HSA. You may change your HSA contribution amount at any time throughout the year.</i>	
Prescription Drug Administered by BCBS	Generic Preventative - \$0 copay Generic & Other Brand - You pay 100% up to the deductible, then 10% until out of OOP Max is met. Once OOP Max is met, the Company pays 100%.	

LIMITED FLEXIBLE SAVINGS ACCOUNT (FSA)

Administered by The Taben Group, a division of Navia Benefit Solutions

Add a Limited FSA option to your plan! A Limited FSA is allowable for employees participating in the HDHP medical plan option and reimburses for *Dental and Vision expenses only*, up to an annual maximum of \$2,750 with up to \$550 of unused monies may be carried-over to the next year (subject to IRS regulation). The minimum you may place into your account is \$260 each year. You may access your account through the Navia Benefit Solutions mobile app on the Google Play or Apple App stores.



DENTAL PLAN

Administered by Delta Dental



Good oral care enhances overall physical health, appearance, and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the Triumph Foods dental benefit plan.

PPO Network: This option provides the lowest cost to you with the provider filing the claim on your behalf.

Premier Network: This option provides a low cost, however not as low as the PPO, with the provider filing the claim on your behalf.

Out-of-Network: This option will incur the highest cost to you/the employee and you must file the claim in order to receive reimbursement.



RATES UNCHANGED FROM 2020!

Bi-Weekly Employee Premium	
DENTAL	
Employee Only	\$2.55
Family	\$7.60

SCHEDULE OF BENEFITS In-Network	Fee Schedule
Deductible per Calendar Year applies to basic & major services	\$25 per Person
Coinsurance (Plan Pays)	
Preventative Services (Cleaning, Bitewing, X-Ray, Oral Exam...etc)	100% (every 6 months)
Basic Services (Fillings, Simple Extraction, Oral Surgery...etc)	80%
Major Services (Bridges, Dentures, Crowns... etc)	50%
Orthodontia	50% (for dependent children under age 19) \$1,500 lifetime maximum \$0 Deductible
Annual Benefits Maximum	\$2,000 per person

VISION PLAN

Administered by EyeMed Vision Care



Finding the world around you slightly out of focus? More than 75% of Americans require vision correction. While a vision problem can put a damper on your daily activities, in many cases it can be corrected with prescriptive eye-wear. Keep your world in focus with the Triumph Foods vision benefit plan. See details of this plan offering below:

RATES UNCHANGED FROM 2020!

Bi-Weekly Employee Premium	
Employee	\$.65
Family	\$1.55

PLAN PROVISIONS - In-Network	Fees
Annual Eye Exam	\$20 Copay
Annual Lenses Eyeglass Lenses Contact Lenses (in lieu of glasses) Conventional Disposable	\$20 Copay Paid at 100% up to \$130; 15% Discount on Balance; \$0 Copay Paid at 100% up to \$130; \$0 Copay
Annual Frames	Paid at 100% up to \$130; 20% Discount on Balance; \$0 Copay

EMPLOYEE LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT PLAN (AD&D)

Administered by The Hartford



Basic Life & AD&D

Bi-Weekly Employee Premium	
Basic Life & AD&D	
Employee	\$0 (no cost to you)

An accident can take a lot from you and your loved ones – eyesight, hearing, the ability to speak, a limb, even a life. But thanks to an accidental death and dismemberment coverage plan offered by Triumph Foods life can go on for you and your loved ones. See details of this plan offering below:

Company Provided:

Basic Life & AD&D (coverage may double in event of accident)

2 X Salary (up to a maximum of \$500,000);

Voluntary Employee Options:

Supplemental Life & AD&D - Employee Paid

Employee may purchase or change Supplemental Life & AD&D insurance at each enrollment period in single-level increments, as listed below:

Options	\$10K	\$25K	\$50K	\$75K	\$100K
Bi-Weekly Cost	\$1.80	\$4.50	\$9.00	\$13.50	\$18.00

Dependent Voluntary Supplemental Life - Employee Paid

Employee may purchase or change Supplemental Life insurance coverage in single-level increments at each enrollment period for dependents who are under the age of 19, or 26 years old and registered as a full time student, or disabled, as listed below:

Option 1	Option 2
\$10K Spouse / \$5K Child(ren)	\$20K Spouse / \$10K Child(ren)
Bi-Weekly Cost: \$3.00	Bi-Weekly Cost: \$6.00

Note: Spouse amount cannot exceed 100% of Employee Voluntary amount.

EMPLOYEE ASSISTANCE PROGRAM

Administered by New Directions



Bi-Weekly Employee Premium

Employee Assistance Program (EAP)

Employee / Family	\$0 (no cost to you)
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At **no cost to the employee**, Triumph Foods employees who participate in the medical plan will have access to telephonic Employee Assistance Program counseling for a variety of life issues to include dealing with stress, depression, relationships, parenting, substance abuse, grief/loss, or financial support. Counseling is 100% confidential. One telephonic counseling session per issue will be provided at no cost to the employee. The counseling support line is 1-800-624-5544; New Directions website is www.ndbh.com; login code is: TriumphFoods. You may also download the New Directions mobile app from the Google Play or Apple App Store.

SHORT TERM DISABILITY

Administered by Triumph Foods

Bi-Weekly Employee Premium

Short Term Disability

Employee	\$0 (no cost to you)
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You work hard to build a life for you and those who depend on you, and it's only natural that you want to protect yourself and your loved ones from the unexpected. If you were suddenly unable to work due to an injury or illness, could you maintain your current lifestyle? The Triumph Foods short term and long term disability options are available at no cost to you to help protect you.

If you become medically unable to work, and qualify for Short Term Disability, your benefit includes:

- 60% of base pay continuation for 13 weeks - for employees with 90 days to 1 year of service.
- 75% of base pay continuation for 13 weeks - for employees with over 1 year of service.

LONG TERM DISABILITY

Administered by The Hartford

Bi-Weekly Employee Premium

Long Term Disability

Employee	\$0 (no cost to you)
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If your illness is fully continuous, and you remain medically unable to work and qualify for long term disability, after a 13 week elimination period your benefit includes:

- 60% of base salary up to \$15,000 monthly based on eligibility and plan provisions.

PAID TIME OFF (PTO) PROGRAM

PTO provides you with the flexibility to use your time off to meet your personal needs, while not missing out on any pay. You will accumulate a specified amount of PTO each pay period worked, and it is your responsibility to manage it, and allocate how you will use it - for vacation, illness, caring for children, school activities, medical/dental appointments, leave, personal business, emergencies, or any other leave of absence. The amount of PTO earned will depend on your length of service with the Company. Annual carryover of 40 unused hours (max) up to 120 total hours. Refer to Employee Handbook guideline.

Service Years	Days/Year	Hours/Pay Period
0 - 3 years	10	3.07
3 - 5 years	15	4.62
5 - 10 years	20	6.16
10+ years	25	7.7

PAID HOLIDAYS

The following paid holidays are observed:

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

TRIUMPH FOODS RETIREMENT SAVINGS ACCOUNT (401K)

Administered by ADP

You will be eligible to participate in Triumph Foods' 401K plan upon your 91st day of employment and are at least age 21. This plan allows you to save systematically through payroll deduction. You are 100% vested in your contributions as an employee. The Company matches 50% of your first 6% eligible compensation. The vesting schedule for the Company match is below:

Vesting Schedule					
Years of Completed Service	1	2	3	4	5
% (Percent)	20%	40%	60%	80%	100%

EMPLOYEE MEAT SALES

Triumph Foods has implemented a program that offers employees the opportunity to purchase our product on a quarterly basis at wholesale cost, subject to any applicable handling charges. Meat sale information, including dates and product pick-up times, will be posted on the electronic communication boards. Purchases will be automatically deducted from your paycheck. You can order meat during the sale using the Employee Self-Service portal under **Order Meat**.



GET CONNECTED!

Now you can stay connected and get instant company, benefit and pharmacy updates directly to your mobile device. It's never been easier to have more information available at your fingertips 24-hours a day, 7 days a week! Visit the App Store on your Apple device or Google Play Store on your Android device get connected today!



TFConnect

Download Triumph Foods' own mobile app, **TFConnect** and get important Company news, updates and offerings sent directly to your mobile device. Opt-in by using your employee I.D., last name, and birthday and you're in! Get connected to Triumph Foods, with **TFConnect**.



BCBS - My Health Toolkit

Download the Blue Cross Blue Shield **My Health Toolkit** app and make utilizing your benefits even more convenient! Have instant access to your most up-to-date digital insurance card, check the status of a claim, see what's covered by your plan and even find a local provider who's right for you! All through **My Health Toolkit**.



Delta Dental Mobile

Download the Delta Dental mobile app to check insurance information, check status of claims and easily access tools and benefit card to keep your smile healthy, anytime, anywhere!



EyeMed Mobile

EyeMed Mobile gives you access to your benefit information on-the-go. Check your benefit details for eye exams, eyeglass frames, contacts, and lenses and access your benefit card directly from your phone!

CONTACT NUMBERS

PLAN	VENDOR	TELEPHONE	WEBSITE
Medical & Pharmacy	Blue Cross Blue Shield	(888) 495-9340	www.myhealthtoolkitkc.com
Dental	Delta Dental	(800) 335-8266	www.deltadentalmo.com
Vision	EyeMed	(866) 939-3633	www.eyemed.com
Employee Assistance Program	New Directions	(800) 624-5544	www.ndbh.com Login: TriumphFoods
Flexible Spending Account	The Taben Group, <i>a division of Navia Benefit Solutions</i>	(800) 669-3539	www.naviabenefits.com
COBRA	The Taben Group, <i>a division of Navia Benefit Solutions</i>	(800) 675-7341	www.naviabenefits.com
General Eligibility & Benefit	The Hartford	(800) 523-2233	www.thehartford.com
Life, AD&D Dependent Claims	The Hartford	(888) 563-1124	www.thehartford.com
Short Term & Long Term Disability Claims	The Hartford	(800) 549-6514	www.thehartford.com
401K	ADP Retirement	(800) 595-1989	www.mykplan.com

About This Bulletin

This bulletin is published for the employees of **Triumph Foods, LLC** and only highlights the current benefit plans. Official plan and insurance documents actually govern your rights and benefits under each plan. If a discrepancy exists between this bulletin and any of the official documents, the official documents will prevail. Please contact Human Resources with any questions.