



2022-2023  
Benefit Summary  
All Employees

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This document is an outline of the coverage provided under your employer’s benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the “plan documents”). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer’s benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

# Benefits Overview

**Gossner Foods** is proud to offer a comprehensive benefits package to eligible, full-time employees who work 30 hours per week and have 60 days of service. The complete benefits package is briefly summarized in this booklet. You will receive plan booklets, which give you more detailed information about each of these programs.

You share the costs of some benefits (medical and dental), and Gossner Foods provides other benefits at no cost to you (life, accidental death & dismemberment). In addition, there are voluntary benefits with reasonable group rates that you can purchase through payroll deductions.

## Benefit Plans Offered

- ✦ Medical
- ✦ Health Savings Account
- ✦ Voluntary Vision
- ✦ Life
- ✦ AD&D
- ✦ Vol Life and AD&D
- ✦ Voluntary Benefits

## Eligibility

You and your dependents are eligible for Gossner Foods benefits on the first of the month following 60 days of employment.

Eligible dependents are your spouse, children under age 26, disabled dependents of any age, or Gossner Foods eligible dependents.

Elections made now will remain until the next open enrollment unless you or your family members experience a qualifying event. If you experience a qualifying event, you must contact HR within 30 days.

# 2022-2023 Rates

Rates	
<b>MEDICAL</b>	
<b>Option A – HSA Preferred Medical Plan</b>	\$0 for employee, \$15 per dependent per check
<b>Option B – PPO Medical Plan</b>	\$35 per person per check
<b>HSA Match For First Year Of Enrollment Only</b>	We will match the employee's contribution with double the amount they put in up to \$1,000. (employee contributes \$50, we put in \$100; employee contributes \$500, we put in \$1000).
<b>DENTAL</b>	
<b>Option A – EMI Health Choice PPO</b>	\$10.50 per person per check
<b>Option B – HealthSmart Direct Reimbursement</b>	\$14.50 per person per check
<b>VISION</b>	
<b>Employee</b>	\$4.25
<b>Employee + 1</b>	\$8.26
<b>Family</b>	\$13.51

# Medical Benefits

Administered by UMR, a UnitedHealthcare Company

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through Gossner Foods.

Gossner Foods offers you a choice of a traditional PPO plan and a HSA Preferred Health Care Plan, you may select where you receive your medical services. If you use in-network providers, your costs will be less.

	Option A – HSA Preferred Medical Plan		Option B – PPO Medical Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b> (individual / family)	\$1,500 / \$3,000	\$3,000 / \$6,000	\$750 / \$3,000	\$1,500 / \$3,000
<b>Embedded Deductible</b>	Note: If family coverage is elected, the full family deductible amount must be met before the plan will begin paying at the plan participation level.		\$750	\$1,000
<b>Out-of-Pocket Maximum</b> (individual / family)	\$3,000 / \$6,000	\$6,000 / \$12,000	\$3,000 / \$9,000	\$3,500 / \$9,500
<b>Embedded Out-of-Pocket Maximum</b>	Note: If family coverage is elected, the full family out-of-pocket maximum amount must be met before the plan will begin paying covered expenses in full.		\$3,000	\$3,500
<b>Preventive Care</b>	100% covered	40% AD	100% covered	40% AD
<b>Physician Services (PCP / SCP)</b>	20% AD	40% AD	\$20	40% AD
<b>Urgent Care</b>	20% AD	40% AD	\$35	40% AD
<b>Telehealth</b>	\$45 copay		\$0	
<b>Emergency Room Services</b>	20% AD		\$350	
<b>Hospital/Facility Services</b>	20% AD	40% AD	\$200 + 20% AD	\$200 + 40% AD
<b>Outpatient Surgery</b>	20% AD	40% AD	20% AD	40% AD
<b>Coinsurance</b>	20/80	40/60	20/80	40/60
<b>Prescription Drugs</b>	10% AD / 20% AD / 30% AD / 50% AD		\$10 or 10% / \$30 or 30% / \$60 or 30%	
<b>Pharmacy Deductible</b>	Combined with Medical		None	



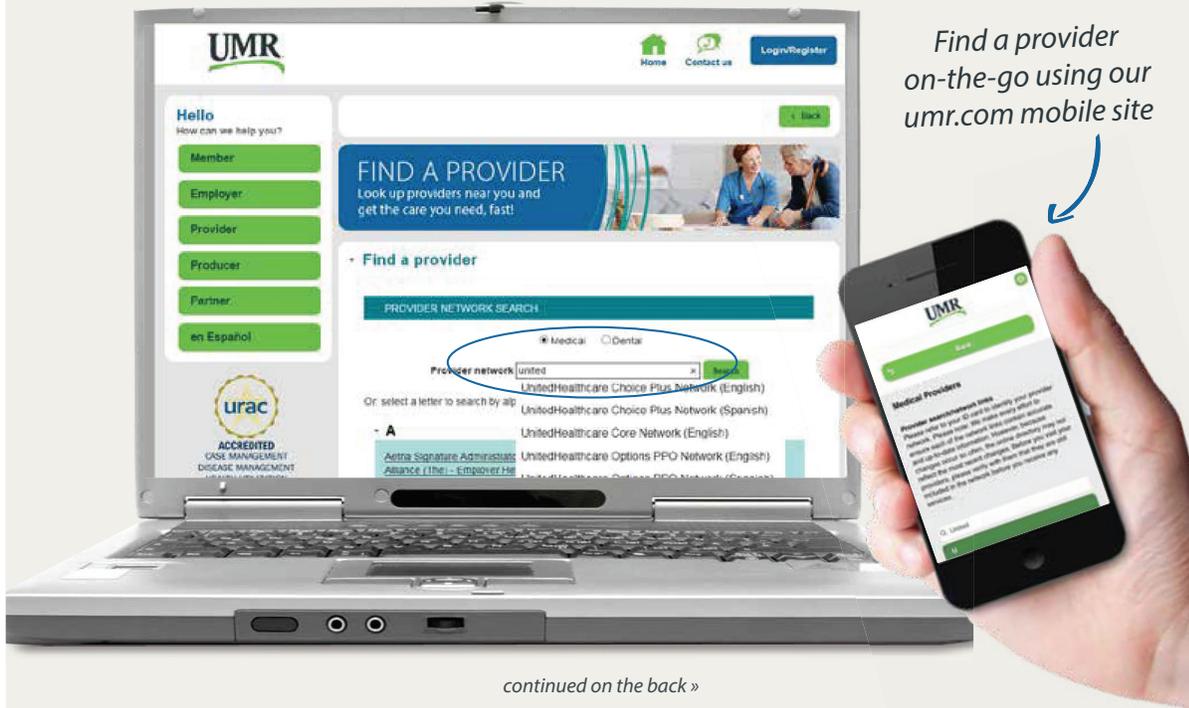
# Find a provider

Finding a network provider on umr.com has never been easier

1 Go to **umr.com** and select "Find a provider"



2 Search for **UnitedHealthcare Choice Plus Network** using our alphabet navigation or type **UnitedHealthcare Choice Plus** into the search box



Find a provider on-the-go using our umr.com mobile site

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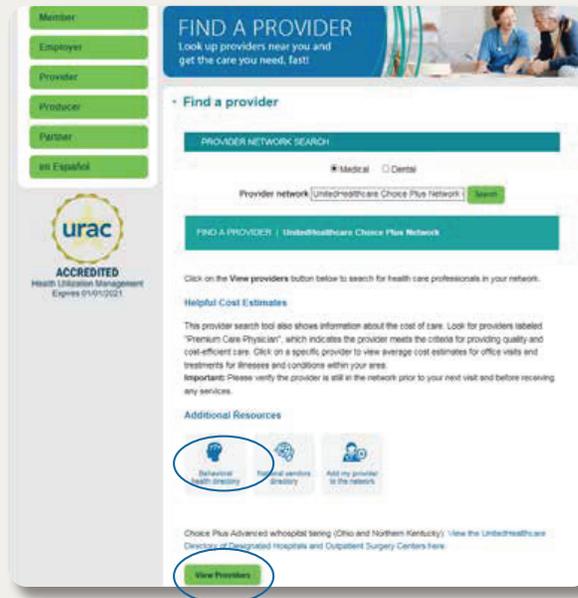


A UnitedHealthcare Company

**3** For medical providers, choose **View Providers**.  
For behavioral health providers (including counseling and substance abuse), select **Behavioral health directory**.

### REMEMBER:

Get the most from your benefit plan – use participating network health care providers whenever possible.



## UnitedHealthcare Choice Plus:

The UnitedHealthcare online provider directories include network hospitals, primary physicians and specialists. The following information is available:

- Provider name, address and phone number
- Hospital affiliation
- Board certification
- UnitedHealth Premium® Quality & Cost Efficiency designations that highlight physicians by quality of care and cost standards in their specialty
- Average costs for care in your area and how different providers compare to the local average
- Provider ID number
- Office language capabilities (English, Spanish, etc.)
- Map and directions to each office



## 24/7 doctor visits via phone or mobile app



Teladoc gives you round-the-clock access to U.S. board-certified doctors, from home or on the go. Call or connect online or using the Teladoc mobile app for affordable medical care, when you need it.



Talk to a doctor anytime, anywhere you happen to be



Receive quality care via phone, video or mobile app



Prompt treatment, median call back, in 10 minutes



A network of doctors that can treat every member of the family



Prescriptions sent to pharmacy of choice if medically necessary



Teladoc is less expensive than the ER or urgent care

**Talk to a doctor anytime!**  
visit [Teladoc.com](https://www.teladoc.com)  
or call  
**1-800-Teladoc**



### Get the care you need

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink eye
- Respiratory infections
- Sinus problems
- Skin problems
- And more

With your consent, Teladoc is happy to provide information about your Teladoc visit to your primary care physician.



A UnitedHealthcare Company

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# Health Savings Account

Administered by OptumBank | [www.optumbank.com](http://www.optumbank.com) | 800.243.5543

When you enroll in the High Deductible Health Plan, you are allowed to open a Health Savings Account (HSA). This allows you to put money away tax free through payroll deductions, let it accrue interest tax free, and then use it for qualified medical, dental and vision expenses tax free.

## What is an HSA?

With an HSA, you own the account and it is fully portable. Balances roll over year after year, growing tax-free. You never lose your contributions to your HSA, unlike other health accounts, such as a flexible spending account (FSA). Even if you change jobs, health plans, or retire, you keep your HSA.

HSA's can be used to pay for eligible medical, dental and vision expenses for you, your spouse, and any family member who qualifies as a tax dependent. (See IRS Publications 969 for a list of eligible expenses). This includes things like pre-deductible medical expenses and prescription costs

## Who is Eligible for an HSA?

Anyone meeting the following requirements is eligible for an HSA.

- ❖ Be enrolled in a qualified high deductible health plan.
- ❖ Have no other health coverage except what is permitted by the IRS (see IRS Publication 969).
- ❖ Not be enrolled in Medicare.
- ❖ Not be claimed as a dependent on someone else's tax return.

## Yearly HSA Contribution Limit

Individual HSA: \$3,650\* for 2022

Family HSA: \$7,300 for 2022

Individual HSA: \$3,850\* for 2023

Family HSA: \$7,750 for 2023

\*A \$1,000 additional catch up contribution is allowed for account holder's age 55+

## Benefits of an HSA

- ❖ Pay for qualified medical, dental and vision expenses with tax-free dollars.
- ❖ Lower health insurance premiums with an HSA qualified health plan.
- ❖ Keep your contributions year after year and watch your balance grow. There is no "use it or lose it." It is yours.
- ❖ Invest your balance over the threshold amount to grow your HSA further.

## Here is How an HSA works

1. You decide the annual amount you want to contribute to your HSA; not to exceed the yearly IRS limits.
2. Your contributions are deducted from each paycheck pretax, and deposited into your HSA.
3. You can pay for eligible medical, dental and vision expenses with your HSA debit card. You may also pay the provider directly through your Optum Bank online account, or you can request a reimbursement if you paid out-of-pocket and did not use your HSA debit card.

### Examples of Qualified Medical Expenses:

- ❖ Acupuncture
- ❖ Alcoholism Treatment Ambulance
- ❖ Artificial limbs
- ❖ Artificial teeth
- ❖ Chiropractic services
- ❖ Dental treatments
- ❖ Diagnostic services
- ❖ Doctor's office visits and procedures
- ❖ Eyeglasses and contact lenses
- ❖ Eye exams
- ❖ Laser eye surgery
- ❖ Hearing aids
- ❖ Feminine hygiene products
- ❖ Nursing home
- ❖ Over-the-counter medications
- ❖ Physical therapy
- ❖ Prescriptions
- ❖ Vasectomy
- ❖ Wheelchairs
- ❖ Xrays

(for a full list visit [irs.gov](http://irs.gov) and search for Publication 502 or 969)

**Be sure to save all receipts for your qualified medical expenses in the event that you are audited. At [optumbank.com](http://optumbank.com), you can easily upload images of your receipts online and organize them into folders.**



## Opening and funding your HSA

To start saving in an HSA, you must first enroll in a qualifying high-deductible health plan (HDHP) and open an HSA with Optum Bank. The best way to save is to make a plan — and stick to it.

### Opening an account

- Go to **optumbank.com** and follow the directions to open an account. Have your high-deductible health plan information handy.
- If you are opening an Optum Bank HSA at work, your employer may arrange to help you open an account. Please check with your employer to find out if this is the case.

In both cases, a welcome kit will be sent to you within 10 business days of the account opening. You also have the option to access the welcome kit online.

**Note:** Open your HSA as soon as you're eligible. That way, you can use your HSA to pay or reimburse yourself for qualified medical expenses. You cannot use your HSA to reimburse yourself for medical expenses you had before your account is established.

### Funding your account

Once your account is established, you will be able to sign in to your HSA at **optumbank.com** and arrange to make a deposit to your HSA from another bank account, such as a savings or checking account, one time or on a recurring basis.

You can mail a check with a contribution/deposit form available at **optumbank.com**. Follow the instructions on the form.

**Note:** Funds are not available until they are posted to your HSA.

HSA user guide

### IRA and HSA rollovers

You can make a one-time distribution from your traditional IRA or Roth IRA to your HSA. You must direct your IRA trustee to make the distribution directly into your HSA. The amount cannot exceed how much you are eligible to contribute to an HSA for the tax year.

**Note:** The distribution from your IRA is not included in your income, is not deductible and reduces the amount that can be contributed to your HSA.

You can roll over amounts from Archer medical savings accounts (MSAs) and other HSAs into an HSA. You must roll over the amount within 60 days after the date of receipt. You can make only one rollover contribution to an HSA during a one-year period. Rollovers are not subject to the annual contribution limits.

You can also direct an HSA custodian/administrator to transfer funds directly into another HSA. Such a transfer is not considered a rollover, and there is no limit on the number of such transfers. You do not include the amount transferred in your income for tax purposes, deduct it as a contribution or include it as a distribution from the account.

Need a Rollover/Transfer Request form? Visit **optumbank.com**.

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## Employer contributions

If your employer contributes to your HSA, find out when they will make the first deposit and what schedule it will follow. If your employer offers payroll deduction, you may elect to have an amount deducted pre-tax from your paycheck and deposited directly into your HSA. This contribution will be made before Social Security, federal and most state income taxes are deducted.

### Who can contribute



#### You

When you contribute money to your HSA, it's generally not taxable. You can contribute by having a certain amount deducted regularly from your paycheck, if your employer offers this convenience. Or, you can make your own deposits and write off your allowable HSA contribution on your personal income tax return as an "above-the-line" deduction.



#### Your employer

Your employer can also contribute to your HSA, and those funds belong to you as soon as they are posted, even if you change jobs or are laid off. Be sure to subtract your employer's contribution from the annual contribution limits to figure out how much you or others can deposit.

Keep in mind that if your employer contributes to your account, your employer determines how often to contribute — yearly, monthly or weekly. Check to see what your employer's contribution schedule will be.



#### Other people

Friends, family members or anyone can contribute to your HSA, on your behalf. If a family member or friend makes a contribution to your HSA, you may deduct the contribution amount when filing your annual income taxes, just as if you had deposited the post-tax contribution on your own.

The contributor should write a check payable to you, the HSA account holder. Simply fill out a Contribution/Deposit form online. Then, attach the check to the form and mail it according to instructions on the form.

### Contribution limits

There are limits, set by law and adjusted annually, for how much you can contribute tax-free to an HSA in a calendar year.

#### Contribution limits

Year	Individual coverage	Family coverage
2022	\$3,650	\$7,300
2023	\$3,850	\$7,750

**Note:** The tax-free contribution limits include any employer contributions to your HSA.

If you are 55 or older, you can make "catch-up" contributions, meaning you can deposit an additional \$1,000. If your spouse is also 55 or older, they may establish a separate HSA and make a "catch-up" contribution to that account.

Keep in mind that you can contribute up to the maximum allowed for the year at any time up until the tax-filing deadline (generally April 15) of the following year.

### Contribution tracker

Even though anyone can contribute to your HSA, it's up to you to make sure that you don't exceed the IRS HSA contribution limits. Optum Financial HSA contribution tracker is a handy online tool that can help you do just that. The contribution tracker shows how much you have contributed to your HSA year-to-date, and calculates how much more could be contributed according to your plan coverage (individual or family). You can find the contribution tracker readily accessible on the "HSA Dashboard" once you sign in to your account.

Investments are not FDIC insured, are not bank issued or guaranteed by Optum Financial or its subsidiaries, including Optum Bank, and are subject to risk including fluctuations in value and the possible loss of the principal amount invested.

# Access your Optum Bank HSA balance @ **umr.com**



## Your HSA balance information, in real-time.

You can access your Optum Bank health savings account (HSA) balance information online at **umr.com**.

### What you will see

The new HSA balance location displays your real-time:

- ▶ Available balance
- ▶ Current balance
- ▶ Investment balance
- ▶ Total HSA balance

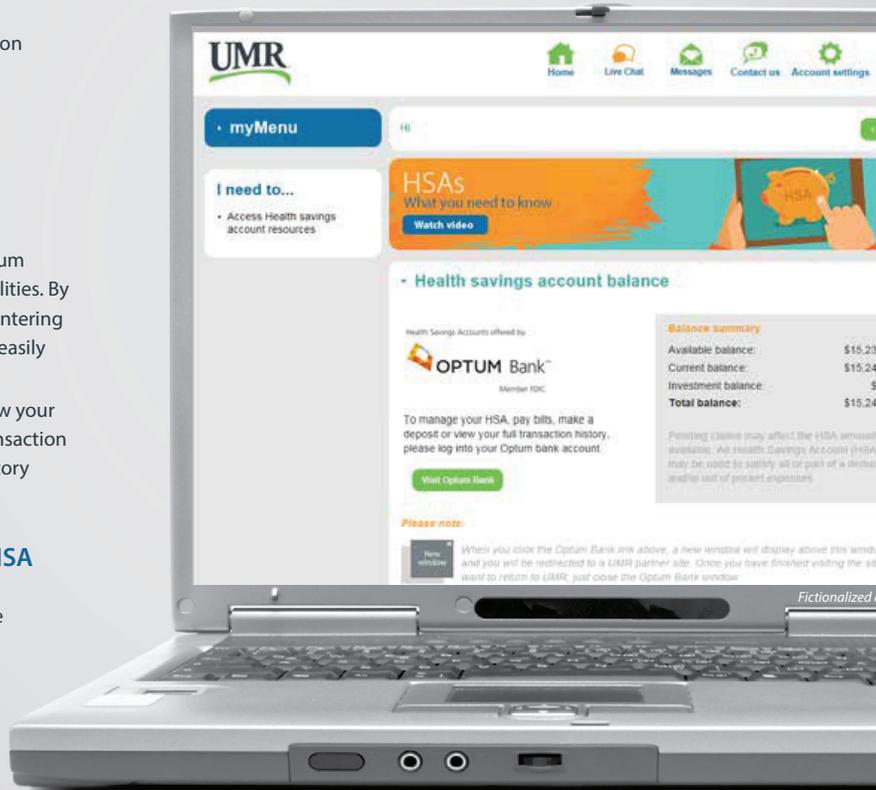
It also features a link to Optum Bank for full account capabilities. By selecting the link, without entering another password, you can easily log in to:

- ▶ Pay bills
- ▶ Make deposits
- ▶ Manage your investments
- ▶ View your transaction history

### How to access your HSA balance

Accessing your HSA balance information is easy:

- ▶ Log into the member site at **umr.com**
- ▶ Select the **Account balances** tab
- ▶ View your HSA balance information



If you have questions about viewing your HSA balances online, please contact UMR Customer First representative at the number listed on the back of your ID card.

# YOUR PERSONAL INFORMATION IS EXTREMELY IMPORTANT

That's why your Optum Bank Health Savings Account Debit MasterCard® comes with **ID Theft Alerts™** at no extra cost to help detect and resolve Identity Theft.\*

## HERE'S WHAT THE SERVICE PROVIDES:



### ID THEFT ALERTS

A tool that scours the Internet and alerts you if it detects that your personal info – credit or debit card, Social Security Number, driver's license or other sensitive data – is being bought or sold online.



### EXPERT RESOLUTION SERVICES

Expert assistance is available to help you 24/7 if you think your identity has been stolen. Call **1-800-MASTERCARD**. You will be assigned your own personal certified specialist, who will guide you through the process every step of the way.

## SIGNING UP IS EASY

Simply visit [mastercard.us/idtheftalerts](https://www.mastercard.us/idtheftalerts) and enter the first 6 digits of your Optum Bank Debit MasterCard to get started.

To bring you this benefit, MasterCard has partnered with **CSID®**, an **industry leader** in identity protection and fraud detection solutions.

To learn more, please visit  
[mastercard.us/idtheftalerts](https://www.mastercard.us/idtheftalerts)

\*These are summary descriptions only. Additional terms, conditions and exclusions apply. Contact your issuing financial institution for complete coverage terms and conditions or call **1-800-MASTERCARD**. Applicable to U.S. Cardholders only.

Valid for Optum Bank Health Savings Account Debit MasterCard.  
Optum Bank, Member FDIC.

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# Flexible Spending Account (FSA)

Administered by NBS

You can save money on your healthcare and/or dependent day care expenses with an FSA. You set aside funds each pay period on a pretax basis and use them tax-free for qualified expenses.

You pay no federal income or Social Security taxes on your contributions to an FSA. (That's where the savings comes in.) Your FSA contributions are deducted from your paycheck before taxes are withheld, so you save on income taxes and have more disposable income.

**Healthcare Spending Limit:** \$2,850

**Dependent Care Spending Limit:** \$5,000

**NBS is the administrator** of two individual Flexible Spending Accounts—one for healthcare expenses and one for dependent childcare and elder care expenses. You can enroll in one or both FSAs. You use each account separately, but they work similarly. If you are an HDHP participant, you may only enroll into a Limited Flexible Spending Account for orthodontia and/or vision claims only.

## Here's How an FSA Works

1. You decide the annual amount (up to \$2,750 for healthcare and \$5,000 for dependent care) you want to contribute to either or both FSAs based on your expected healthcare and/or dependent childcare/elder care expenses.
2. Your contributions are deducted from each paycheck before income and Social Security taxes, and deposited into your FSA.
3. You can pay with the Healthcare FSA debit card for eligible healthcare expenses. For dependent care, you pay for eligible expenses when incurred, and then submit a reimbursement claim form or file the claim online.
4. You are reimbursed from your FSA. So, you actually pay your expenses with tax-free dollars.

## How do I receive reimbursements?

During the course of the Plan Year, you may submit requests for reimbursement of expenses you have incurred. Expenses are considered "incurred" when the service is performed, not necessarily when it is paid for. You can get a claim form at **[www.NBSbenefits.com](http://www.NBSbenefits.com)**.

Claim forms must be submitted no later than 60 days after the end of the Plan Year for the Health Flexible Spending Account and the Dependent Care Flexible Spending Account. However, if you have unused contributions in your Health Flexible Spending Account following the Plan run-out period, you may roll up to \$550 to the new plan year. Any amount above \$550 in your Health FSA at the end of the Plan run-out period will be forfeited.

Gossner sponsors the use of the NBS Flexcard, making access to your flex dollars easier than ever. You may use the card to pay merchants or service providers that accept credit cards, so there is no need to pay cash up front then wait for reimbursement.

# Dental Benefits

Administered by EMI Health and HealthSmart

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 Gossner Foods dental benefit plan.

	Option A – EMI Health Choice PPO			Option B – HealthSmart Direct Reimbursement		
	Advantage	Premier	Out-of-Network	In-Network	Out-of-Network	
<b>ANNUAL DEDUCTIBLE</b>						
<b>Individual / Family</b>	\$0 / \$0	\$50 / \$150	\$50 / \$150			
<b>Annual Maximum</b> Calendar or Plan Year	\$1,500	\$1,000				
<b>Preventive</b>	100%	100%	80%			
Frequency	2 per year					
<b>Basic Services</b>	80%	80%	80%			
Waiting Period	None					
<b>Major Services</b>	50%	50%	50%			
Waiting Period	None					
<b>COVERED SERVICES</b>						
<b>Endodontics (Root Canal, etc.)</b>	Major			Reimbursement Plan Only		
<b>Periodontics</b>	Major					
<b>Oral Surgery</b>	Basic					
<b>Implants</b>	Not covered					
<b>OTHER SERVICES</b>						
<b>X-Ray Frequency</b>	2 per year					
<b>Age to Fluoride</b>	Children under 19					
<b>Age to Sealants</b>	Up to age 16					
<b>ORTHODONTIA</b>						
<b>Applies to</b>	Children under 19					
<b>Waiting Period</b>	None					
<b>Lifetime Maximum</b>	\$2,000					





# EMI Health Dental

Nothing brings a smile like peace of mind.

Take care of your smile with EMI Health dental insurance. You'll get the greatest benefit by visiting in-network providers.

## Provider Search

See if your current dentist is in-network or find providers near you.

Go to **emihealth.com** and click on **Provider Search** along the upper part of the home page.

- Select **Dental** and choose your plan. Plan options are here
- Pick the state in which you'd like to search.
- Now, enter your provider's details and click the **Search** button.

That's all there is to it!

You will see a list of participating providers along with their contact information, address, and the ability to map the location of their offices.

You can also download the results as a PDF to keep or take with you.

Dental Plan	Network outside Utah
Premier (Choice)	Dentemax
Advantage/Advantage Plus (Choice)	Careington
Value	Careington
Summit	Cigna
Summit Plus	Cigna

## EMI Health Dental

EMI Health started protecting smiles like yours over 80 years ago. We cover individuals and groups throughout the country with headquarters in Utah.

Your EMI Health dental plan offers access to hundreds of thousands of in-network providers throughout the country.

Both you and your providers can have peace of mind due to our quick payment process and broad coverage.

Be sure to present your EMI Health ID Card to your provider when you have a dentist visit.

## Questions?

As always, we are here to help.

**Call customer service at 801-262-7475**



EMI.MKTG.ABT.DENTSRCH.0419.1216

EMI Health 5101 South Commerce Drive, Murray, Utah 84107 Toll Free: 800 662 5851 Web: emihealth.com



**Gossner Foods, Inc.  
Direct Reimbursement Dental Care Benefits**

Good dental care is important to your health and your appearance! For that reason, Gossner Foods, Inc. makes available a dental plan described below:

**The Plan**

- Allows you to use the provider of your choice and to obtain the service you and your provider agree upon.
- Has no waiting periods before certain procedures are covered.
- Has no excluded procedures except cosmetic procedures.
- Has no requirement for pre-approval of the procedure.
- Has no maximum fee schedule for each procedure. The provider’s normal fees are allowable expenses.
- Allows orthodontic care to be covered the same as any other procedure.

(Commencement of orthodontic treatment begins the date the braces are placed on the teeth. Orthodontists typically require a down payment and collect the balance of their fees over the duration of the treatment. For claims ¼ (25%) of the entire treatment plan charge will be reimbursed under the benefit formula. The balance of the charges ¾ (75%) will be reimbursed monthly by the plan over the period of treatment. Benefit checks will be sent monthly until the treatment plan is finished or coverage terminates.

**How The Plan Works**

Every year beginning January 1<sup>st</sup>, you and your covered dependents each have set maximum to use for dental care. The plan reimburses you:

1st year of employment:	2nd year of employment:	3rd year of employment:
❖ 100% of the first \$300 of expenses, then 50% of the next \$400 of expenses.	❖ 100% of the first \$300 of expenses, then 50% of the next \$900 of expenses.	❖ 100% of the first \$300 of expenses, then 50% of the next \$2,400 of expenses.
❖ Maximum Annual Benefit of \$500 per person.	❖ Maximum Annual Benefit of \$750 per person.	❖ Maximum Annual Benefit of \$1,500 per person.
❖ Orthodontia is included.	❖ Orthodontia is included.	❖ Orthodontia is included.

**How Direct Reimbursement is Used and How Reimbursements are Made**

1. The patient selects a dentist and agrees to a treatment plan.
2. The itemized bill is mailed in by the employee or dentist along with a claim form.
3. The benefit check is mailed to the employee or to the dentist if there is assignment of benefits.

**To Enroll**

Complete the dental enrollment form and return it to your human resource department. Your coverage election is irrevocable and will continue for the plan year unless there is a significant family status change, such as a marriage, divorce, death, birth or change in the employment status of your spouse.

*If you do not enroll when first eligible and elect benefits at a later time, you will have reduced benefits for the first year. (50% reimbursement with a \$500 maximum benefit).*

**Filing for Reimbursement**

Claim forms should be sent to:  
HealthSmart Benefit Solutions, Inc.  
P.O Box 16887  
Lubbock, TX 79490  
Fax: (806) 473-3134  
[nnggdrclaims@healthsmart.com](mailto:nnggdrclaims@healthsmart.com)

# Voluntary Vision Insurance

Administered by VSP

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

## Your coverage from a VSP doctor

	EMI Health VSP Plus 10 – 130	
	In-Network	Out-of-Network
<b>Basic Examination Copay</b>	\$10 copay	\$10 copay
<b>LENS</b>		
Single Vision	\$10 copay	Up to \$30
Bifocals		Up to \$50
Trifocals		\$Up to \$65
Lenticular		Up to \$100
<b>Frames</b>	\$130 Allowance	Up to \$80
<b>Contact Lenses (in lieu of eyeglasses)</b>	\$130 Allowance	Up to \$115
<b>LENS OPTIONS</b>		
Standard Plastic Progressive	\$55 copay	Up to \$50
Scratch Resistance	\$17 copay	Not covered
UV Protection	\$16 copay	
Premium Progressive Options	\$95-\$105 copay	
Custom Progressive Options	\$150-\$175 copay	
Plastic Gradient Dye	\$17 copay	
Solid Plastic Dye	\$15 copay	
Photochromic Lenses	\$70 copay / \$82 copay multifocal	
Polycarbonate for Adults	\$31 copay / \$35 copay multifocal	
Polycarbonate for Children (under 18)	\$0 copay	
<b>Laser Correction</b>	\$500 in savings	
<b>Frequency</b> (Exam / Lens / Frames or Contacts)	12/12/12	



# Getting Started with VSP



Create an account. Schedule a visit. Save money.

## 1 Create an Account

Get started by creating a vsp.com account to view your coverage details and discover money-saving offers. Already have an account? Log in to review your coverage before your eye exam.

## 2 Schedule an eye exam

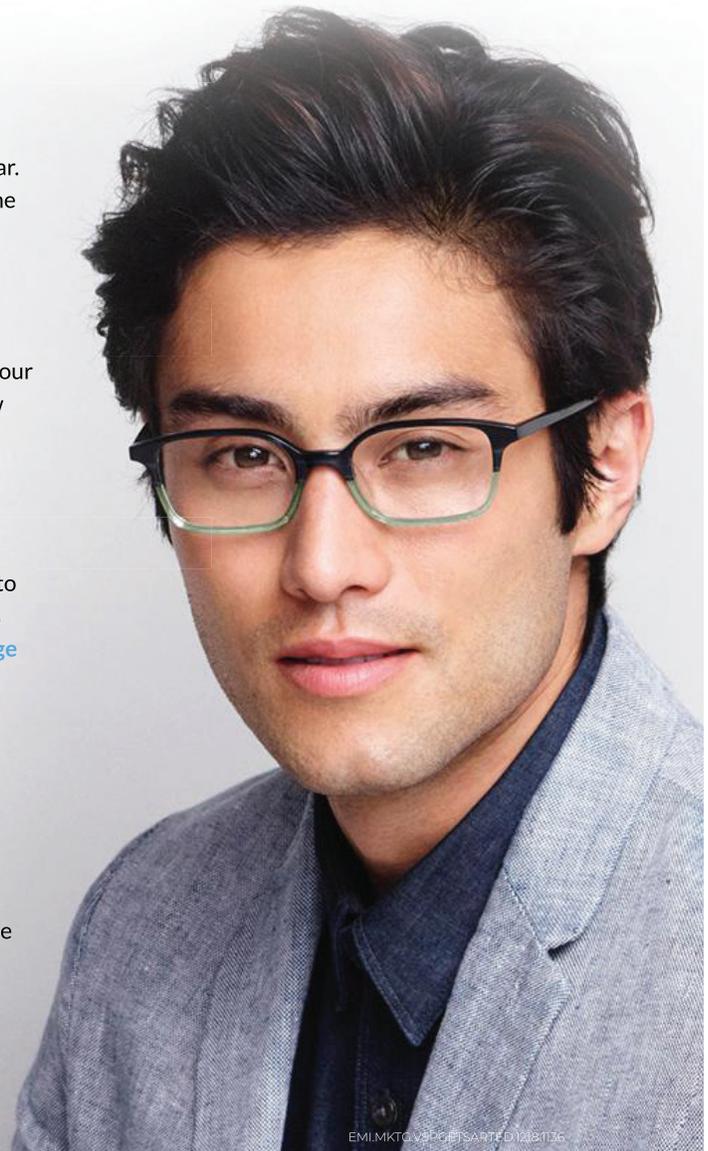
Find a VSP™ in-network eye care provider who is right for you at vsp.com. We recommend you get an eye exam once a year. Don't forget to check out the featured frame brands to find your perfect style

## 3 See your savings

Log into your account on vsp.com to view your personalized Savings Statement to see how much you saved.

## 4 Re-enroll in VSP

Vision insurance is a simple benefit option to review and select. Still on the fence? Here's one more reason - members **save an average of \$456** when they select VSP™.



## Did you know...

- You have access to more than 39,000 network doctors.
- 9 out of 10 members reported satisfaction in the past five years.\*
- As a member, you'll get exclusive member extras that you won't find anywhere else.

EMI Health: 5101 South Commerce Drive, Murray, Utah 84107 Toll Free: 800 662 5851 Web: emihealth.com

# The EMI Health Mobile App

Your benefits. Anytime. Anywhere.

## Provider Search

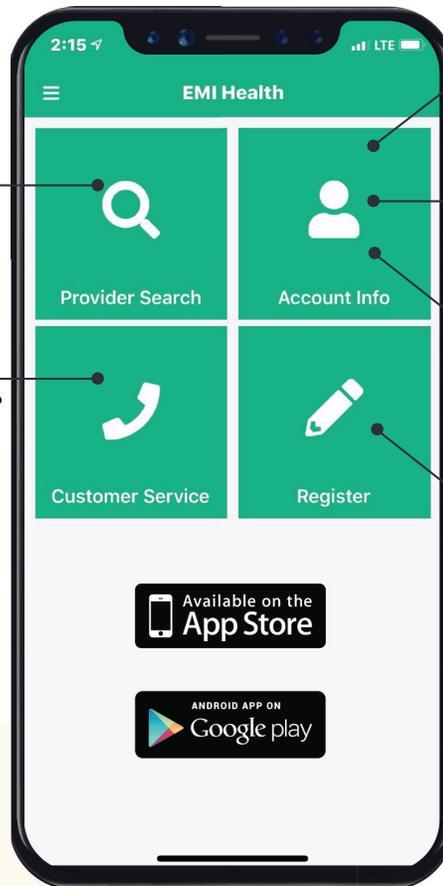
Find in-network providers and facilities.

## Customer Service

Need to talk to a person? No problem. Call us from the app.

## Other Features

- Access current and past issues of the Hope Health newsletter.
- Update your profile information like email address, password, or security questions.



## ID Card

Access your ID Card from anywhere at any time.

## EOBs

View your EOBs and search by person, service, date, and more.

## Plan Information

View and download your plan grids so you always know the benefits you have.

## Log in/Register

Download the app and log in using your My EMI Health username and password.

If you haven't registered your account, you can do so in the app or online at [emihealth.com](http://emihealth.com).

Scan this QR code with your phone to download.



# Voluntary Benefits



1. **Accident Insurance:** Will pay each scheduled benefit for treatment, injury or services incurred by a covered person who is injured in an accident while insurance is in effect, subject to any plan limitations and exclusions. State specific variations may apply.
2. **Critical Illness Insurance:** Will pay a lump sum benefit for a covered person diagnosed with any of the covered illnesses while insurance is in effect, subject to any Pre-existing Condition Limitation.
3. **Hospital Indemnity Insurance:** Will pay a scheduled benefit for hospital confinement that occurs for a covered person while insurance is in effect. Additional benefits for certain services or treatments may also be available. All benefits are subject to applicable policy limitations and exclusions.
4. **HSA Compatibility:** The IRS limits the types of supplemental insurance that an individual who participates in a Health Savings Account (HSA) may have, while still maintaining the tax-exempt status of HSA contributions. MetLife offers plan designs that are designed to be HSA compatible.
5. **Long-Term Disability Insurance:** Employer Paid Long-term disability insurance pays you a portion of your earnings if you miss time at work because of a disabling illness or injury.
6. **Basic Life Insurance:** Your employer provides you at no cost basic life insurance if you are a full-time employee.



## Basic Term Life / AD&D & Dependent Term Life

Metropolitan Life Insurance Company

**Plan Design for: Gossner Foods Inc**  
**Original Plan Effective Date: October 1, 2022**  
**Class 1 – All Full Time Employees working at least 30 hours per week**

<b>Basic Life</b>	An amount equal to 2 times Your Basic Annual Earnings, rounded to the next higher \$1,000.
<b>Accidental Death &amp; Dismemberment</b>	An amount equal to Your Basic Life Insurance.
<b>Plan Maximum</b>	\$500,000
<b>Non-Medical Maximum</b>	\$500,000
<b>Age Reduction Formula (reduces by)</b>	None
<b>Dependent Life</b>	Spouse - \$2,000 Child - \$2,000
<b>Employee Contribution</b>	
• <b>Basic Life</b>	0%
• <b>AD&amp;D</b>	0%
• <b>Dependent Life</b>	1%

### Term Life Features (1):

- Continuation of Life insurance while totally disabled as defined by the Group Policy\* (2)
- Accelerated Benefits Option (3)
- Life Settlement Account (4)
- Portability (5)
- Grief Counseling (6)
- Funeral Discounts and Planning Services (7)

### Additional Features:

- WillsCenter.com (8)

### AD&D Features (1):

- Seat Belt Benefit\* (9)
- Child Care Benefit\*
- Life Settlement Account (4)
- Air Bag Benefit\*
- Common Carrier Benefit\*

## Basic Term Life / AD&D & Dependent Term Life

Metropolitan Life Insurance Company

Plan Design for: **Gossner Foods Inc**

Original Plan Effective Date: **October 1, 2022**

**Class 5 – Lead Lines and Clerical Employees working at least 30 hours per week**

<b>Basic Life</b>	An amount equal to 2 times Your Basic Annual Earnings, rounded to the next higher \$1,000 plus \$30,000.
<b>Accidental Death &amp; Dismemberment</b>	An amount equal to Your Basic Life Insurance.
<b>Plan Maximum</b>	\$500,000
<b>Non-Medical Maximum</b>	\$500,000
<b>Age Reduction Formula (reduces by)</b>	None
<b>Dependent Life</b>	Spouse - \$2,000 Child - \$2,000
<b>Employee Contribution</b>	
• <b>Basic Life</b>	0%
• <b>AD&amp;D</b>	0%
• <b>Dependent Life</b>	1%

### Term Life Features (1):

- Continuation of Life insurance while totally disabled as defined by the Group Policy\* (2)
- Accelerated Benefits Option (3)
- Life Settlement Account (4)
- Portability (5)
- Grief Counseling (6)
- Funeral Discounts and Planning Services (7)

### Additional Features:

- WillsCenter.com (8)

### AD&D Features (1):

- Seat Belt Benefit\* (9)
- Child Care Benefit\*
- Life Settlement Account (4)
- Air Bag Benefit\*
- Common Carrier Benefit\*

## Long Term Disability

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Metropolitan Life Insurance Company

### **Gossner Foods Inc Plan Benefits** **Original Plan Effective Date: October 1, 2022**

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*Explore the coverage that helps you protect your income and your lifestyle.*

#### **What is Long Term Disability insurance?**

**Long Term Disability (LTD)** insurance helps replace a portion of your income for an extended period of time.

#### **Eligibility Requirements**

**Long Term Disability:**

All Active Full Time Employees working at least 30 hours per week are eligible to participate.

#### **How is "Disability" defined under the Plan?**

Generally, you are considered disabled and eligible for long term benefits if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and are complying with the requirements of the treatment and you are unable to earn more than 80% of your predisability earnings at your own occupation for any employer in your local economy.

Following the Own Occupation period, you are considered disabled if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and complying with the requirements of the treatment and you are unable to earn 80% of your predisability earnings in your local economy at any gainful occupation for which you are reasonably qualified taking into account your training, education and experience.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance/Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

#### **What is the benefit amount?**

**Long Term Disability:**

The Long Term Disability benefit replaces a portion of your predisability monthly earnings, less other income you may receive from other sources<sup>1</sup> during the same Disability (e.g., Social Security, Workers' Compensation, vacation pay etc.).

The Benefit amount is 60% of your predisability monthly earnings.

#### **What is the maximum monthly benefit?**

The amount of Long Term Disability benefit may not exceed the maximum monthly benefit established under the plan, regardless of your annual salary amount. The maximum under this plan is \$10,000.

#### **When do benefits begin and how long do they continue?**

**Long Term Disability:**

Benefits begin after the end of the elimination period. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit. Your elimination period for Long Term Disability is 90 days.

## Professional support and guidance for everyday life

Life doesn't always go as planned. And while you can't always avoid the twists and turns, you can get help to keep moving forward.

We can help you and your family, those living at home, get professional support and guidance to make life a little easier. Our Employee Assistance Program (EAP) is available to you in addition to the benefits provided with your MetLife insurance coverage. This program provides you with easy-to-use services to help with the everyday challenges of life — at no additional cost to you.



### Help is always at your fingertips.

Our mobile app makes it easy for you to access and personalize educational content important to you.

Search “LifeWorks” on iTunes App Store or Google Play. Log in with the user name: **metlifeeap** and password: **eap**

### Expert advice for work, life, and your well-being

The program's experienced counselors provided through LifeWorks — one of the nation's premier providers of Employee Assistance Program services — can talk to you about anything going on in your life, including:

- **Family:** Going through a divorce, caring for an elderly family member, returning to work after having a baby
- **Work:** Job relocation, building relationships with co-workers and managers, navigating through reorganization
- **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, tax issues
- **Legal Services:** Issues relating to civil, personal and family law, financial matters, real estate and estate planning
- **Identity Theft Recovery:** ID theft prevention tips and help from a financial counselor if you are victimized
- **Health:** Coping with anxiety or depression, getting the proper amount of sleep, how to kick a bad habit like smoking
- **Everyday Life:** Moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, training a new pet

### Convenient and confidential help when you want it, how you want it

Your program includes up to 5 in person, phone or video consultations with licensed counselors for you and your eligible household members, per issue, per calendar year. You can call **1-888-319-7819** to speak with a counselor or schedule an appointment, 24/7/365.

When you call, just select “Employee Assistance Program” when prompted. You'll immediately be connected to a counselor.

If you're simply looking for information, the program offers easy to use educational tools and resources, online and through a mobile app. There is a chat feature so you can talk with a consultant to guide you to the information you are looking for or help you schedule an appointment with a counselor.

Log on to [metlifeeap.lifeworks.com](https://metlifeeap.lifeworks.com), user name: **metlifeeap** and password: **eap**



Navigating life together

## Answers to important questions

### Are Employee Assistance Program services confidential?

Yes. Any personal information provided to LifeWorks stays completely confidential.\*

### How do I get help?

Getting professional help is just a phone call away. Simply call 1-888-319-7819 to speak with a counselor or to schedule an in person, phone or video conference appointment. These services are available 24 hours a day, 7 days a week.

### When is the right time to call?

That's up to you. Counselors are here whenever you need them — whether you simply need to talk or want guidance on something you are going through.

### Is my Employee Assistance Program included with my MetLife coverage?

Yes. There is no cost to you because your employer pays for the services provided within our program. While we offer a broad range of services, there may be some assistance that's not included. You can still work with counselors for these services by arranging to pay for them directly.

### Does the program have any limitations?

While we offer a broad range of services, we may not cover all services you may need. Your Employee Assistance Program does not provide:

- Inpatient or outpatient treatment for any medically treated illness
- Prescription drugs
- Treatment or services for intellectual disability or autism
- Counseling services beyond the number of sessions covered or requiring longer term intervention
- Services by counselors who are not LifeWorks providers
- Counseling required by law or a court, or paid for by Workers' Compensation

### Does the program offer Cognitive Behavioral Therapy (CBT)?

Many LifeWorks EAP providers are trained in this type of counseling and the foundation of LifeWorks' CareNow digital programs, available through the programs website and mobile app, are built upon Cognitive Behavioral Therapy (CBT) techniques. CareNow provides instant access to a range of self-service programs developed by world leading experts, focused on behavior change in the areas of anxiety, stress, depression, and more.

When you need some support,  
we're here to help.



Phone

1-888-319-7819



Web

[metlifeeap.lifeworks.com](https://metlifeeap.lifeworks.com)

user name: **metlifeeap**  
and password: **eap**



Mobile App

user name: **metlifeeap**  
and password: **eap**

\*MetLife and LifeWorks abide by federal and state regulations regarding duty to warn of harm to self or others. In these instances, the consultant may have a duty to intervene and report a situation to the appropriate authority.

Some restrictions may apply to all of the above-mentioned services. Please contact your employer or MetLife for details. EAP services provided through an agreement with LifeWorks US Inc. LifeWorks is not a subsidiary or affiliate of MetLife.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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## Comfort and support, tailored to your needs.



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### It's easy to receive confidential, 24/7 help.

The moment may be difficult, but getting professional support isn't.

**Call +1 416-382-3264**  
(call collect accepted) or visit  
[metlifewb.lifeworks.com](http://metlifewb.lifeworks.com)

**User Name:** metlifesupport  
**Password:** assist

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Loss and difficult life changes are unfortunate realities that we all face. It can be hard for anyone to deal with, especially when you're far from home. MetLife Worldwide Benefits Life insurance coverage includes Grief Counseling services at no extra cost. Care and support are always available — whether it's help coping with a loss or a major disruption in life. Professional counselors are ready to help you and your family move forward.

### Caring, expert support when:

- A loved one has passed
- A divorce is finalized
- A serious medical diagnosis or critical illness has occurred
- A layoff or termination of a job has occurred

These counseling sessions are tailored to meet your unique needs. With up to three in-person or telephonic sessions available with a licensed counselor, support is here when you need it most.



Navigating Life Together

## Our Grief Counseling services include:

- Up to three face-to-face or telephonic sessions with qualified consultants for information, assessment, action planning, and resources
- Personalized, researched referrals to local resources and assistance

## How to get started

Getting started is easy. Here are the three simple steps for requesting support:

**Step 1:** Call **+1 416-382-3264** (collect calls accepted).

**Step 2:** A Service Advisor will gather preliminary information, including:

- Your company name
- Contact information
- Nature of the incident

**Step 3:** You'll be connected to a specialty team member to ensure proper care.

**Please note:** If a counselor is not available immediately, you'll get a callback within 20 minutes.

**Support in your time of need. Contact us today.**

[MetLifeWorldwide.com](https://www.MetLifeWorldwide.com)

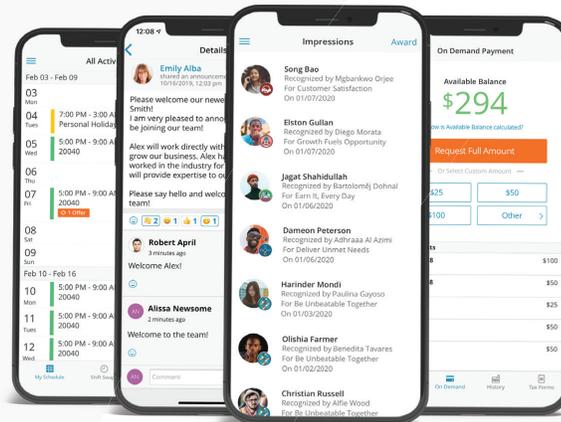
Grief Counseling Services are provided by a vendor not affiliated with DelAm, and the services provided are separate and apart from the insurance provided by DelAm. The vendor's network of Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. Events that may result in a loss are not covered under this program unless and until such loss has occurred. This program is available to Employees and their family members, as well as to beneficiaries at the time of a death claim. Family members are defined as an Employee's lawful spouse, domestic partner, natural child, adopted child, and stepchild. Services are not available in all jurisdictions and are subject to regulatory approval.

MetLife's worldwide benefits products are underwritten by Delaware American Life Insurance Company, a MetLife affiliate domiciled at 600 North King Street, Wilmington, DE 19801, and other affiliates.

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Navigating Life Together



mobile

# Paylocity On-The-Go

When you're on the move, your phone is your main source for information and connection.

With the Paylocity Mobile App, we bring our solutions directly to you, wherever you are. From viewing paychecks to requesting time off to staying in touch with coworkers, our app gives you the freedom to stay connected anywhere, anytime.

## Features Overview

- View paychecks, accruals, pay history, and tax forms
- Upload photos of receipts and submit expense reports
- Manage your flex benefit accounts
- Edit personal contact information
- Access and complete assigned training\*\*
- Send or receive peer recognition badges with Impressions
- Enroll in benefits, view coverage, and store photos of benefits cards for reference
- Plus, managers can approve time-off requests, review schedule changes and timecards, and more!

**Access to HR and payroll has never been easier.**

Log in securely from anywhere via password, fingerprint, or face ID for quick, on-the-go access. Whether you're an employee, supervisor, manager, or executive, the Paylocity Mobile App connects you to our solutions wherever your job takes you.

Paylocity Mobile App - It's Free!



\*App functionality may vary based on the features your company's Paylocity system includes or has enabled. For questions on accessibility, please reach out to your HR Department.  
 \*\*Requires internet connection for full functionality.



# 401(k)

Administered by Merrill

## 401(k) **MERRILL** A BANK OF AMERICA COMPANY



Benefits OnLine  
Easy access to your 401(k) account  
[Benefits.ml.com](https://benefits.ml.com)

Take charge of your future! Go online or use the app to:



View your current account balance and potential balance at retirement



Manage your investments



Access education, planning and budgeting

### Benefits OnLine

Go to [benefits.ml.com](https://benefits.ml.com) and select Create your User ID now on the login page. Then, follow the simple steps to create your User ID and password.

### Get the Benefits OnLine app

The free app lets your manage your account when you're on the go. To download, visit [benefits.ml.com](https://benefits.ml.com) on your mobile device and select your mobile platform when prompted.

For detailed instructions on how to get around Benefits OnLine, view the account access guide [go.ml.com/accessguide](https://go.ml.com/accessguide).

# Benefit Advocate Center (BAC)



## Need Help?

Contact Your

**Benefit Advocates!**

### **The Benefit Advocate Center (BAC) is here to help you get the most from your benefits!**

Benefit programs can be complex and difficult to understand. Gossner partners with Gallagher to provide advocacy services to answer questions and help you and your family resolve benefit inquiries. The Benefit Advocate Center specialize in understanding the technical nature of benefits and how to work with our vendor partners, so you don't have to.

### **The BAC can help you with:**

- **Insurance cards** – If you haven't received your insurance cards, need replacement cards or need to get in touch with an insurance carrier.
- **Benefits questions** – Do you need help with specific benefit questions relating to how plans work, coverage questions or in-network benefits?
- **Eligibility Rules** – Who can be covered under the plan and when?
- **Provider Search** – Do you need help finding an in-network or specialty provider?
- **Prescription/pharmacy issues** – Is the pharmacy telling you that your medication is not covered or charging you full price? Do you need help getting a pre-authorization on your medication?
- **Claims** – Are you unsure if your insurance will pay for a certain procedure? Did you receive a bill from a doctor and don't know why?

## **Questions?**

**Contact the Benefit Advocate Center**

**Phone:** 833.380.9475

**Email:** [bac.gossneradvocates@ajg.com](mailto:bac.gossneradvocates@ajg.com)

**Hours of Operation:** 8:00am – 6:00pm ET

# A Benefit That Will Save You Money!

## Sign up for Gossner Foods Discount Marketplace

You now have exclusive access to amazing discounts and Cash Back offers on thousands of the brands you love.

### Save Big. Every Day.

Take advantage of savings in a variety of categories, including:

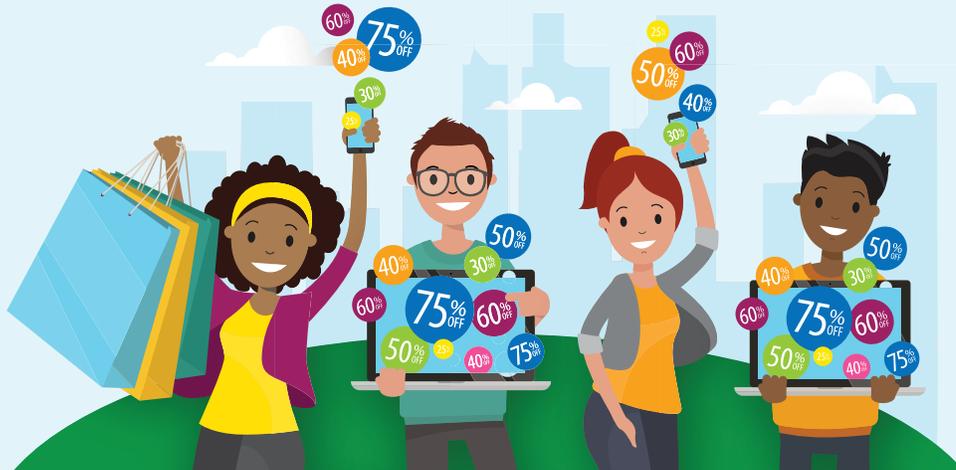


- Travel
- Auto
- Electronics
- Apparel
- Education
- Entertainment
- Restaurants
- Health & Wellness
- Beauty & Spa
- Sports & Outdoors

### Keep More Of What You Earn.

The average employee can save \$4,900\* a year.

*Maybe you can beat that.*



**It's easy to sign up  
and save.**

Log in at: <https://gossner.benefithub.com/>

#### Need to Register?

1. Go to: <https://gossner.benefithub.com/>
2. Use referral code: NS87YT
3. Register
4. Start Saving!!

#### Questions?

Call us: 1-866-664-4621  
Or email us: [customercare@benefithub.com](mailto:customercare@benefithub.com)

\*Based on a normal household annual expenditure of \$26,680 on health, finance, and consumer purchases.

# Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or your local Human Resources department.

Benefit	Administrator	Phone	Website/Email
Medical	UMR	800.826.9781	www.umar.com
Dental	EMI Health	800.662.5851	www.emihealth.com
	HealthSmart	888.745.3274	www.healthsmart.com
Vision	EMI Health	800.662.5851	www.emihealth.com
Telehealth Doctor Line	Teledoc	800.835.2362	www.teladoc.com
Health Savings Account	Optum	801.963.6040	www.optumbank.com
Flexible Spending Account	National Benefit Services	800.274.0503	www.nbsbenefits.com
Basic Life & Disability	MetLife	800.638.5000	www.metlife.com
Employee Assistance Program	MetLife	888.319.7819	www.metlifeep.lifeworks.com
Broker	Gallagher	801.924.1400	todd_wade@ajg.com
Service Contact	Gallagher	801.506.5436	kalli_athens@ajg.com
HR Hotline	Gossner Foods	435.890.9679	HR@gossner.com
Discount Services	Benefit Hub	866.664.4621	customer@benefithub.com
401(k)	Merrill	866.820.1492	www.ml.com
Benefit Advocacy Center	Gallagher	833.380.9475	bac.gossneradvocates@ajg.com



# Notes

# Notes

# Notes



*This benefit summary prepared by*



**Gallagher**

Insurance | Risk Management | Consulting