



# 2024-2025 benefits overview

SALARIED TEAM MEMBER



Scan the QR code with your smartphone camera to access your benefits on [monogramtotalrewards.com](https://monogramtotalrewards.com).



## MEDICAL RX

BCBST | [bcbst.com](https://bcbst.com) | 800.565.9140

| PPO plan                                                                                                                                                                                                          | High deductible health plan (HDHP)                                                                                                                                                                                | Bronze plan                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Team member deductible: \$1,500</li> <li>Family deductible: \$3,000</li> <li>Coinsurance: 80%</li> <li>Team member OOPM: \$5,500</li> <li>Family OOPM: \$11,000</li> </ul> | <ul style="list-style-type: none"> <li>Team member deductible: \$3,300</li> <li>Family deductible: \$6,600</li> <li>Coinsurance: 80%</li> <li>Team member OOPM: \$5,000</li> <li>Family OOPM: \$10,000</li> </ul> | <ul style="list-style-type: none"> <li>Team member deductible: \$3,500</li> <li>Family deductible: \$7,000</li> <li>Coinsurance: 80%</li> <li>Team member OOPM: \$7,000</li> <li>Family OOPM: \$14,000</li> </ul> |

Preventive care covered at 100%, which includes annual physicals, child wellness, immunizations, mammograms, etc.

### Employee Contributions

|                          | PPO plan |          | HDHP     |          | Bronze plan |         |
|--------------------------|----------|----------|----------|----------|-------------|---------|
|                          | Biweekly | Weekly   | Biweekly | Weekly   | Biweekly    | Weekly  |
| Team member              | \$92.44  | \$46.22  | \$54.83  | \$27.42  | \$36.29     | \$18.15 |
| Team member + spouse     | \$246.30 | \$123.15 | \$141.25 | \$70.63  | \$111.86    | \$55.93 |
| Team member + child(ren) | \$190.15 | \$95.08  | \$130.85 | \$65.42  | \$102.49    | \$51.25 |
| Family                   | \$327.10 | \$163.55 | \$231.51 | \$115.75 | \$185.81    | \$92.90 |

## TELEHEALTH

BCBST | [bcbst.com/teladoc](https://bcbst.com/teladoc) | 800.Teladoc

See a doctor immediately, 24/7, with Teladoc. Telehealth is live video calls (on a phone, tablet or computer) with a doctor who is available at any time, day or night. No appointment is required.

Doctors can diagnose and treat common medical issues (cold, flu, fever, sinusitis, etc.). You'll typically pay less than you would for a visit to the office or urgent care clinic.

OPEN ENROLLMENT IS JUNE 10-21, 2024. TO MAKE CHANGES TO YOUR ELECTIONS, REACH OUT TO A BENEFIT COMMUNICATION SPECIALIST

A benefit communication specialist will be your personal healthcare advocate to help save you time, money and frustration when dealing with healthcare matters. They can help you select a plan, answer benefits questions, review a bill, and more. Contact Cecilia Chavez or another benefit communication specialist at 800.607.1404 or [monogrambenefits@lockton.com](mailto:monogrambenefits@lockton.com)

## HEALTH SAVINGS ACCOUNT

Surency | [surency.com](https://surency.com) | 866.818.8805

A health savings account (HSA) is a personal healthcare bank account that you can use to pay out-of-pocket medical expenses with pretax dollars. If you enroll in our HDHP, you can open an HSA.

Monogram Foods will contribute to your HSA. Those enrolled in employee-only coverage will receive \$500 annually, and individuals enrolled in family coverage will receive \$1,000 annually.

### 2024 Contribution Limits:

- \$4,150 for individuals
- \$8,300 for families
- \$1,000 catch-up contribution if over 55.

## FLEXIBLE SPENDING ACCOUNT

Surency | [surency.com](https://surency.com) | 866.818.8805

If you are enrolled in the PPO or the Bronze plan, you can set up to \$3,200 aside pretax in a flexible spending account (FSA) to use on medical, dental and vision expenses. Additionally, a dependent care FSA is available, allowing up to \$5,000 to be contributed annually. See your benefits guide for more details.

## DENTAL

Delta Dental of TN | [deltadentaltn.com](https://deltadentaltn.com) | 800.223.3104

The Delta Dental network of dental providers is one of the largest in the nation. You may choose to see any provider you would like, but you will save money by using in-network providers.

- Deductibles of \$0/individual and \$0/family.
- Annual plan maximum of \$1,500.
- Preventive care covered at 100%.
- Basic services covered at 90%, major at 60% and orthodontia at 60%.

### Employee Contributions

|                          | Biweekly | Weekly |
|--------------------------|----------|--------|
| Team member              | \$3.97   | \$1.99 |
| Team member + spouse     | \$8.76   | \$4.38 |
| Team member + child(ren) | \$9.01   | \$4.50 |
| Family                   | \$14.52  | \$7.26 |

## VISION

EyeMed | [eyemedvisioncare.com](http://eyemedvisioncare.com) | 866.939.3633

### Employee Contributions

|                          | Biweekly | Weekly |
|--------------------------|----------|--------|
| Team member              | \$2.92   | \$1.46 |
| Team member + spouse     | \$5.83   | \$2.92 |
| Team member + child(ren) | \$6.13   | \$3.07 |
| Family                   | \$9.63   | \$4.82 |

EyeMed's vision care benefits through the EyeMed network include coverage for eye exams, standard frames and contact lenses.

- \$10 copay for a vision exam.
- \$150 allowance for frames and contacts.

## GROUP TERM LIFE AND AD&D

Lincoln Financial | [mylincolnportal.com](http://mylincolnportal.com) | 800.487.1485

Group term life and AD&D insurance is provided at no cost to all eligible employees. Your benefit is 2x your base annual salary, rounded up to the next higher \$1,000. You may receive a maximum of \$250,000 for full-time team members or a maximum of \$350,000 for full-time team members (directors and above).

## VOLUNTARY LIFE AND AD&D

Lincoln Financial | [mylincolnportal.com](http://mylincolnportal.com) | 800.487.1485

Active, full-time employees, their spouses, and their children are eligible for coverage. Employees are able to select coverage for their spouse and dependent children if they elect additional voluntary coverage for themselves.

Employees can choose coverage in increments of \$25,000 up to \$250,000.

## SHORT-TERM DISABILITY INSURANCE

Lincoln Financial | [mylincolnportal.com](http://mylincolnportal.com) | 800.487.1485

Short-term disability benefits are designed to replace a portion of your income for a non-work-related short-term injury or illness.

- 70% of weekly earnings.
- Coverage for up to 24 weeks.
- Benefits begin after a 14-day waiting period.
- The enhanced maternity program provides 12 weeks of paid leave for delivering mothers.

## LONG-TERM DISABILITY INSURANCE

Lincoln Financial | [mylincolnportal.com](http://mylincolnportal.com) | 800.487.1485

Long-term disability offers financial protection to you when you need it most – if you become disabled and can no longer work. If you become totally disabled, you will receive 60% of your base annual earnings up to \$10,000 per month after you have satisfied the 180-day waiting period.

## VOLUNTARY BENEFITS

Lincoln Financial | [mylincolnportal.com](http://mylincolnportal.com) | 800.487.1485

### Voluntary Accident Insurance

In the case of an accident, Lincoln Financial Group will pay you cash benefits based on covered injuries, treatments, and services. Payments are delivered directly to you and you can pay for other expenses, like traveling to the hospital, child care, and lost income from missed work. The rate for this benefit is based on the benefit amount elected and your age.

### Voluntary Critical Illness Insurance

Critical illness insurance supplements your medical plan — no matter what type of other coverage you have. Cash benefits are paid based on each eligible diagnosis. The benefits are paid directly to you, so you can choose how to use them. Costs are dependent upon benefit amount elected and your age.

### Voluntary Hospital Indemnity Insurance

Hospital indemnity insurance offers financial support for medical expenses not covered by your primary health insurance, providing peace of mind during hospitalization. Benefits include a lump sum for admission, daily allowances for hospital and intensive care stays, and an additional cash benefit for annual health screenings. With this coverage, you can focus on recovery without worrying about the financial strain of hospitalization.

## PET INSURANCE\*

Pet Benefit Solutions | [wishboneinsurance.com/monogramfoods](http://wishboneinsurance.com/monogramfoods) | 800.891.2565

While it's hard to anticipate accidents or illnesses, pet insurance makes it a little easier to be prepared for them. From preventive care visits to significant medical incidents, Wishbone through Pet Benefit Solutions, can help you find the right protection.

## EMPLOYEE ASSISTANCE PROGRAM

Lincoln Financial | [mylincolnportal.com](http://mylincolnportal.com) | 800.487.1485

Balancing the needs of work, family and responsibilities is not always easy. The employee assistance program (EAP) provides confidential support and resources to you and your dependents at no charge.

- Free telephonic consultations with an EAP counselor available 24/7 at 888.628.4824.
- Referrals to local counselors — up to five sessions at no charge.
- Access to website featuring over 3,400 helpful articles on topics like wellness, financial planning, and legal resources.
- Go online: [guidanceresources.com](http://guidanceresources.com)  
**Username:** LFGSupport  
**Password:** LFGSupport1

\* Indicates a new program from the previous plan year