



# 2025-2026 BENEFITS OVERVIEW

SALARIED & HOURLY  
TEAM MEMBERS

## Open enrollment is June 9-20, 2025

Contact a Benefit Communication Specialist at 800.607.1404 or [monogrambenefits@lockton.com](mailto:monogrambenefits@lockton.com) starting June 9.

- If you do not want to make any changes to your benefits, your current benefits will automatically roll over (passive enrollment).
- **REMEMBER:** HSA contributions and FSA enrollments require re-enrollment each year.
- Log in to your Paycom Employee Self-Service to view and make changes.
- Visit our Total Rewards site to read through our benefit guides for additional details about all benefits.

**ALL CHANGES MUST BE SUBMITTED BY  
5 PM CDT ON FRIDAY, JUNE 20, 2025.**



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
Deductible			
Individual	\$1,500	\$3,400	\$3,500
Family	\$3,000	\$6,800	\$7,000
OOPM			
Individual	\$5,500	\$5,000	\$7,000
Family	\$11,000	\$10,000	\$14,000
Coinsurance	80%	80%	80%

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

## Telehealth

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

Telehealth is live video calls (on a phone, tablet or computer) with a doctor who is available 24/7, no appointment necessary. You'll usually pay less for a Teladoc visit than for an office or urgent care clinic visit.

## 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. The HSA is available to salaried team members enrolled in the high deductible health plan (HDHP).

### MONOGRAM FOODS EMPLOYER HSA CONTRIBUTIONS:

- Team member only: \$500
- Family: \$1,000

## Health reimbursement arrangement

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

A health reimbursement arrangement (HRA) is an employer-funded account that helps team members pay for qualified medical expenses. Monogram Foods contributes \$500 for team member coverage and \$1,000 for family coverage each year. The HRA is available to hourly team members enrolled in the high deductible health plan (HDHP).

## 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 \$3,300 aside pretax in a flexible spending account (FSA) to use on medical, dental and vision expenses. Additionally, a dependent care FSA is available for both salaried and hourly team members, 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 at 90%, major at 60% and orthodontia at 60%.

## Vision

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

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](https://mylincolnportal.com) | 800.487.1485**

Group term life and AD&D insurance is provided at no cost to all eligible team members. See your benefits guide for more details.

## Voluntary life and AD&D

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

Active, full-time team members, their spouses, and their children are eligible for coverage. Team members are able to select coverage for their spouse and dependent children if they elect additional voluntary coverage for themselves. Team members can choose coverage in increments of \$25,000 up to \$250,000.

## 401(k) retirement

**Lincoln Financial | [lincolfinancial.com](https://lincolfinancial.com) | 800.234.3500**

The Monogram 401(k) retirement plan is designed to help you prepare for retirement and attain your financial goals. Full-time and part-time team members may participate in the 401(k) plan on the first of the month following five months of service. Monogram Foods will match the first 3% you contribute, then 50% of the next 2% you contribute.

## 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 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 the monthly maximum 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. 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. Costs are dependent upon benefit amount elected and your age.

### Voluntary hospital indemnity insurance

Hospital indemnity insurance pays a cash benefit for hospital admissions, daily allowances for hospital and intensive care stays, and an additional benefit for annual health screenings.

## 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.

## Whole life insurance

**Voya | [voya.com](http://voya.com) | 877.236.7564**

Whole life insurance is designed to provide long-term insurance protection for you during your working years and beyond. The elected coverage amount and policy premiums are guaranteed to be fixed for the duration of the policy, provided the required premium payments are made. Voya's policy includes long-term care coverage and can be taken with you if you no longer work at Monogram. Rates are based upon coverage amount chosen, age, and tobacco status and 100% paid by the team member.

## Eligible team members

You may enroll in the benefits program if you are a regular full-time team member who is actively working a minimum of 30 hours per week. As a benefits-eligible team member, you have the opportunity to enroll in benefit plans as a new hire or during the annual enrollment period.

**SALARIED TEAM MEMBERS:** Eligibility for all benefits is first of the month following the date of hire.

**HOURLY TEAM MEMBERS:** Eligibility for all benefits is first of the month following 30 days of employment.

## Eligible dependents

- Your legal spouse, who is not eligible for coverage under his or her employer's health, dental, or vision plan. If your spouse is eligible for his or her employer's benefit coverage, then he or she is not eligible to enroll under Monogram Foods' medical, dental, or vision benefit plans. Additionally, you are responsible for notifying a benefit specialist within 30 days if your covered spouse becomes eligible for coverage through their own employer at any time.
- Your children up to the age of 26. This includes your natural children and those of your spouse, adopted children, stepchildren, foster children, or children obtained through court-appointed legal guardianship. If your child is mentally or physically disabled, coverage may continue beyond age 26, with proof of ongoing disability.

**NOTE:** Only eligible dependents as defined above are eligible for Monogram Foods' medical, dental, or vision plan. You are required to provide documentation during enrollment and any dependent audit process. If you are unable to provide the necessary documentation, your dependent(s) will be terminated

from the plan.

## Contributions

### Medical and Rx team member contributions

	PPO plan		HDHP		Bronze plan	
	Biweekly	Weekly	Biweekly	Weekly	Biweekly	Weekly
Team member	\$97.99	\$48.99	\$57.57	\$28.79	\$38.11	\$19.05
Team member + spouse	\$261.07	\$130.54	\$148.32	\$74.16	\$117.46	\$58.73
Team member + child(ren)	\$201.56	\$100.78	\$137.39	\$68.69	\$107.61	\$53.81
Family	\$346.72	\$173.36	\$243.08	\$121.54	\$195.10	\$97.55

### Dental team member contributions

	Biweekly	Weekly
Team member	\$6.95	\$3.37
Team member + spouse	\$12.75	\$6.38
Team member + child(ren)	\$15.30	\$7.65
Family	\$24.67	\$12.33

### Vision team member 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

## Employee assistance program

**Lincoln Financial | [guidanceresources.com](http://guidanceresources.com) | 888.628.4824**

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