



# 2026-2027 BENEFITS OVERVIEW

UNION TEAM MEMBERS

## Open enrollment is June 1-12, 2026

Contact a Benefit Communication Specialist at 800.607.1404 or [monogrambenefits@lockton.com](mailto:monogrambenefits@lockton.com) starting June 1.

- If you do not want to make any changes to your benefits, your current benefits will automatically roll over (passive enrollment).
- **REMEMBER:** 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 12, 2026.**



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

## Medical Rx

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

	PPO plan	High deductible health plan (HDHP)	Bronze plan
<b>Deductible</b>			
Individual	\$1,500	\$3,500*	\$3,500
Family	\$3,000	\$7,000*	\$7,000
<b>OOPM</b>			
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.

\*The HDHP deductible shown is subject to change based on IRS-established limits for the 2027 plan year. This includes requirements related to embedded family deductibles. Please be on the lookout for future communications regarding any updates.

## Telehealth

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

Teladoc offers 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 reimbursement arrangement

BCBST | [bcbst.com](http://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](http://surency.com) | 866.818.8805

If you are enrolled in the PPO or the Bronze plan, you can set up to \$3,400 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 \$7,500 to be contributed annually. See your benefits guide for more details.

## Dental

Delta Dental of TN | [deltadentaltn.com](http://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](http://eyemedvisioncare.com) | 866.939.3633

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

- \$10 copay for a routine vision exam.
- \$0 copay for a routine vision exam with a PLUS provider.
- \$150 allowance for frames and contacts.

## Group term life and AD&D

Lincoln Financial | [lincolfinancial.com](http://lincolfinancial.com) | 888.408.7300

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 | [lincolfinancial.com](http://lincolfinancial.com) | 888.408.7300

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.

## 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.

## Short-term disability insurance

Lincoln Financial | [lincolfinancial.com](http://lincolfinancial.com) | 888.408.7300

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

- 50% of weekly earnings.
- Coverage for up to 13 weeks after a 14-day waiting period.

## Voluntary benefits

Lincoln Financial | [lincolfinancial.com](http://lincolfinancial.com) | 888.408.7300

**VOLUNTARY ACCIDENT INSURANCE:** Pays cash benefits for covered injuries, treatments, and services resulting from an accident. Benefit amounts are based on coverage elected and age.

**VOLUNTARY CRITICAL ILLNESS INSURANCE:** Provides a lump sum cash benefit upon diagnosis of a covered critical illness. Benefit amounts vary by coverage election and age.

**VOLUNTARY HOSPITAL INDEMNITY INSURANCE:** Pays cash benefits for hospital admissions, including hospital and ICU stays, with an additional benefit for annual wellness screenings.

## Maternity and parental leave benefits

Lincoln Financial | [lincolfinancial.com](http://lincolfinancial.com) | 888.408.7300

Eligible full time team members with at least 12 months of service and 1,250 hours may receive paid leave through Lincoln Financial to support growing families. Maternity leave provides 100% pay for up to 8 continuous weeks beginning at the time of delivery and runs concurrently with Short Term Disability. In addition, parental leave offers 100% pay for up to 4 continuous weeks and is available to all parents—birthing and non birthing—for bonding following the birth, adoption, or placement of a foster child, and must be taken within six months of the event.

## 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.

## 401(k) retirement

Lincoln Financial | [lincolfinancial.com](http://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.

## 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 current open enrollment period. Eligibility for insurance benefits is the 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 his or her 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		High deductible health plan (HDHP)		Bronze plan	
	Biweekly	Weekly	Biweekly	Weekly	Biweekly	Weekly
Team member	\$100.93	\$50.46	\$59.30	\$29.65	\$39.25	\$19.62
Team member + spouse	\$268.91	\$134.45	\$152.76	\$76.38	\$120.98	\$60.49
Team member + child(ren)	\$207.61	\$103.80	\$141.51	\$70.76	\$110.84	\$55.42
Family	\$357.12	\$178.56	\$250.38	\$125.19	\$200.95	\$100.48

**Tobacco surcharge:** Team members who use tobacco products will pay an additional \$50 per biweekly pay period or \$25 per weekly pay period for medical coverage. Monogram provides a Tobacco Cessation Program, through Teladoc, at no cost to team members.

**Please note:** To be eligible for the non-tobacco rate, team members must certify that neither they nor their covered dependents use any tobacco products. Certification requires completing and signing the electronic Affidavit for Tobacco Usage Status form in Paycom at the time of enrollment.

### Dental team member contributions

	Biweekly	Weekly
Team member	\$7.06	\$3.53
Team member + spouse	\$13.15	\$6.57
Team member + child(ren)	\$16.01	\$8.00
Family	\$25.80	\$12.90

### 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.
- Go online: [guidanceresources.com](http://guidanceresources.com)
  - **USERNAME:** LFGSupport
  - **PASSWORD:** LFGSupport1