2027 Benefits At-a-Glance

At Cacique Foods, we understand that our employees are our most valuable asset, and we're dedicated to investing in your well-being. That's why we offer a range of benefits that can help you stay healthy, feel secure, and achieve your goals. From medical and dental coverage, to supplemental health plans and voluntary benefits, our comprehensive benefits package is designed to meet your unique needs and help you thrive both inside and outside of work.

Teammate-Elected Benefits

- Medical and prescription drug coverage
- Health savings account (HSA)
- Dental coverage
- Vision coverage
- Flexible spending accounts (FSAs)
- Supplemental medical benefits such as critical illness, accident, and hospital indemnity insurance
- Supplemental life and accidental death and dismemberment (AD&D) insurance
- Voluntary benefits such as pet and legal insurance

Company-Provided Benefits

- Basic life and accidental death and dismemberment (AD&D) insurance
- Short-term disability (STD) and long-term disability (LTD)
- Employee assistance program (EAP)
- 401(k) retirement savings plan

How to Enroll?

Online self-service –
Enroll on the MyADP portal

1. From the MyADP home screen, select the Benefits shortcut.
2. If the shortcut is not displayed, select Search > Features > Benefits. When the active enrollment period appears, select Start Enrollment.

Scan the QR code here to access the app!

Eligibility

Full-time teammates who are regularly scheduled to work at least 30 hours per week are eligible for our benefits package.

To enroll in our benefits program, you'll need to meet this requirement and complete the enrollment process within the designated time frame. We'll provide you with all of the information and resources you need to enroll in our benefits, including details about coverage options available and the enrollment process.

This year's Open Enrollment is passive, so you do not need to take action if you want to keep your current benefit elections. Most elections will carry forward for 2027, while medical and dental coverage will transition to the most comparable plans with UnitedHealthcare and Delta Dental.

Because the medical and dental carriers are changing, we strongly encourage you to review your 2027 coverage and confirm that the mapped plans continue to meet the needs of you and your family.

Health Coverage

Each person's health care needs are different. That's why our medical plan offers multiple options so that you can choose the coverage level best suited to your personal situation. Medical coverage will be offered through UHC and Surest in 2027.

BENEFIT	UHC PPO $750		UHC HDHP		SUREST COPAY	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual / Calendar Year Deductible (Individual / Family)	$750 / $1,500	$1,500 / $3,000	$3,500 / $6,400	$6,000 / $12,000	$0	$0
Out-of-Pocket Maximum (Individual / Family)	$3,500 / $7,000	$7,000 / $14,000	$6,500 / $13,000	$13,000 / $26,000	$5,500 / $11,000	$11,000 / $22,000
Lifetime Maximum	Unlimited		Unlimited		Unlimited	
Coinsurance (You Pay)	20%	50%	20%*	30%*	0%	0%
Doctor's Office Visit	$25 copay	50%*	20%*	30%*	$25-$130	$220 copay
Specialist Office Visit	$25-$30 copay	50%*	20%*	30%*	$25-$130	$220 copay
Preventive Care	No Charge	50%*	No Charge	30%*	No Charge	$195 copay
Routine Diagnostic Test (X-ray, lab, ultrasound)	$0	50%*	$40 copay*	30%*	$0	$0 copay
Hospital Services						
Inpatient	20%*	50%*	20%*	30%*	$40-$3,500 copay	Up to $10,000
Outpatient	20%*	50%*	$800 copay*	30%*	$400-$3,500 copay	Up to $10,000
Emergency Care	20%*		$500 copay*		$900 copay	
Urgent Care	$30 copay	50%*	20%*	30%*	$80 copay	$210 copay

PRESCRIPTION DRUGS	UHC PPO $750		UHC HDHP		SUREST COPAY	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Retail (30-Day Supply)						
Generic	$10 copay	$10 copay	$10 copay*	$10 copay*	$10 copay	$10 copay
Preferred Brand	$25 copay	$25 copay	$35 copay*	$35 copay*	$60 copay	$60 copay
Non-Preferred Brand	$50 copay	$50 copay	$60 copay*	$60 copay*	$90 copay	$90 copay
Mail Order (90-Day Supply)						
Generic	$25 copay	Not covered	$25 copay*	Not covered	$25 copay	$25 copay
Preferred Brand	$62.50 copay	Not covered	$87.50 copay*	Not covered	$150 copay	$150 copay
Non-Preferred Brand	$125 copay	Not covered	$150 copay *	Not covered	$225 copay	$225 copay

NOTE: The information above is a summary of coverage. Please refer to your Benefits Guide for additional plan details.
*AD = after deductible.

Telemedicine

Telemedicine and virtual care are a convenient way to access medical care from the comfort of your own home. With our telemedicine benefit, you'll have access to virtual consultations with health care providers for a range of non-emergency medical issues. This can save you time and money, and help you get the care you need when you need it. This benefit is offered at no cost to you.

UHC Members

- Visit **myuhc.com/virtualcare** to get started and choose between an Amwell, Doctor on Demand, or Teladoc network provider. Once you've chosen a provider, utilize their website or download their app to schedule an appointment and receive care.

Surest Members

- Visit **surest.com** or download the Surest app and search for "virtual visits."

Health Savings Account (HSA)

Our HSA is a tax-advantaged savings account that can help you save money on your eligible medical expenses. This account allows you to set aside pre-tax dollars to pay for eligible medical expenses, including deductibles, copays, and coinsurance. You can contribute to your HSA on a pre-tax basis through payroll deductions, if you are enrolled in the UHC HDHP plan. Any unused funds will roll over from year to year. Cacique will contribute $500 for individuals per year and $1,000 for families.

Dental, Vision, and More

Dental

Our dental benefits provide comprehensive coverage for preventive, basic, and major dental services. Cacique is partnering with Delta Dental for 2027 dental benefits.

BENEFIT	LOW PLAN	MID PLAN	HIGH PLAN
Annual / Calendar Year Deductible (Individual / Family)	$50/$150	$50/$150	$50/$150
Annual / Calendar Year Maximum	$750	$1,300	$2,600
Preventive Services	Covered at 100%	Covered at 100%	Covered at 100%
Basic Services	50% AD	80% AD	80% AD
Major Services	25% AD	50% AD	50% AD
Orthodontia	Not covered	50% AD	50% AD
Orthodontia Lifetime Maximum	Not covered	$1,000	$1,500

NOTE: The information above is a summary of coverage. Please refer to your Benefits Guide for additional plan details.
AD = After Deductible

Vision

Our vision benefits provide comprehensive coverage for routine eye exams, eyeglasses, and contact lenses. Vision care is offered through VSP.

BENEFIT	VISION PLAN	VISION PLAN WITH PROTEC SAFETY
Exam	$20 copay	$20 copay
Lenses	$20 copay	$20 copay
Frames	$20 copay	$20 copay
Contact Lenses Instead of Glasses		
Conventional/Disposable Contacts	$130 allowance	$130 allowance
Medically Necessary	Covered at 100%	Covered at 100%
Safety Glasses (Teammate Only)	Not Covered	$20 (frames and lenses combined)

NOTE: The information above is a summary of coverage. Please refer to your Benefits Guide for additional plan details.

Additional Benefits

Cacique Foods offers a range of additional benefits designed to help you protect your health, your income, and your financial security.

BENEFIT	KEY FEATURES
Flexible Spending Accounts (FSA)	• Health Care FSA: You may use pre-tax dollars to pay for eligible health care expenses such as copays, deductibles, orthodontia, over-the-counter medications, etc. • Dependent Care FSA: You may use pre-tax dollars to pay for eligible care for your dependents, including day care, nursery school, elder care expenses, etc.
Disability Insurance	• **Short-Term Disability:** After you are out of work for 7 days and declared disabled, you will receive 60% of your base earnings for up to a maximum of $2,300 per week. • **Long-Term Disability:** The benefit is equal to 60% of your base monthly earnings to a maximum of $10,000 per month. Benefits begin after 180 days.
Life and Accidental Death & Dismemberment Insurance (AD&D)	• **Basic Term Life/AD&D:** The benefit is equal to 1 time your base annual earnings to a maximum of $400,000. • **Supplemental Life and AD&D:** You may also choose to purchase additional coverage for your spouse/domestic partner and/or dependents in addition to the company-paid benefit.
Critical Illness Insurance	• Pays a full lump sum benefit directly to you if you are diagnosed with a covered illness that meets the plan criteria. The benefit is paid in addition to any other insurance coverage you may have.
Accident Insurance	• Pays direct benefits for a range of injuries and accident-related expenses such as fractures, concussions, and hospital admissions.
Hospital Indemnity Insurance	• Receive payments to help cover the cost of a hospital stay.

Voluntary Benefits

Cacique Foods understands that each teammate has unique needs and priorities, which is why we offer additional voluntary benefits designed to help protect your financial and personal well-being. These benefits are available to you and your eligible dependents and can be customized to meet your specific needs and goals.

BENEFIT	KEY FEATURES	HOW TO BEGIN
Legal Insurance	Legal insurance offers you and your eligible dependents access to a network of experienced attorneys who can help you navigate a variety of legal issues at a fraction of the cost. This can provide you with the support and guidance you need to handle complex legal situations, protect your rights, and achieve the best possible outcome for you and your family.	**www.legalplans.com** or call **1-833-214-4172**
Pet Insurance	Coverage for every member of the family. With pet insurance, you can get help with some of your pet's medical bills including treatments, surgeries, lab fees, X-rays, prescriptions, and more.	Visit **https://spotpet.link/caciquefoods**
Employee Assistance Program (EAP)	Our EAP provides confidential counseling and support services to help you and your family members deal with a range of personal and work-related issues. From stress and anxiety to financial problems and relationship issues, our EAP can connect you with licensed professionals who can provide guidance, resources, and support when you need it most. Best of all, our EAP is available to you at no cost, so you can take advantage of these valuable services whenever you need them.	Get started: visit **www.guidanceresources.com** or call **1-800-964-3577**
UHC and Surest Member Resources	**Calm Health App and Talk Space** UHC Members: Free mental wellness support with self-guided programs, mindfulness tools, and psychologist-created content. Surest members: Talkspace offers self-guidance for anxiety, depression, burnout, and parenting. **One Pass Select** Flexible fitness program offering access to a broad gym network, online classes, and healthy meal options. **Real Appeal** No-cost weight management program with coaching, nutrition and exercise tracking, group sessions, and supportive tools.	Get started: UHC Calm Health: **uhc.app/calm** Surest Talkspace: Call **1-866-683-6440** or download TalkSpace Go from the app store with code: Surest UHC and Surest: **OnePassSelect.com** UHC and Surest: **enroll.realappeal.com**
401(k) Retirement Plan	Teammates can contribute up to $25,500 in 2027, with additional catch-up contributions available for teammates age 50+ (up to $8,500) and ages 60-63 (up to $11,750). Cacique Foods provides a 100% match on teammate contributions up to 5% of eligible compensation, with company match vesting after five years of service.	Visit **www.mykplan.com**
Surest Only Member Resources	**Ardynn** Personalized cancer support connecting Surest members with a dedicated advocate for treatment decisions, resources, and care navigation. **2nd.MD** Expert second opinions to help confirm diagnoses, evaluate treatment options, and support healthcare decisions.	**https://ardynn.com/surest** Get started: **1-866-269-3535** or **2nd.MD/surest**

Need Help Choosing a Plan?

Brite's decision support tool and AI Benefits Assistant help teammates confidently choose the right benefits by providing personalized plan recommendations, easy plan comparisons, and on-demand answers to benefits questions throughout the enrollment process.

Visit **https://britehr.app/caciqueOE**.

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