

# BENEFITS OPEN ENROLLMENT GUIDEBOOK

2022



TRUSTED **VALUES**. INNOVATIVE **SOLUTIONS**. SHARED **GROWTH**.

BENEFITS OPEN  
ENROLLMENT  
**GUIDEBOOK**



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# LETTER FROM THE VP

## Welcome to your 2022 Benefits Open Enrollment Guidebook!

Dot's benefits package is built to save you time and money, and provide you with high-quality care options so you can focus on what's most important—your friends, family, and life outside of work.

Year after year, we utilize the feedback you provide us in the employee survey, to your managers, and other sources to make changes and improvements to our offerings. As you prepare to enroll in your 2022 benefits, please take some time to review the exciting enhancements that are NEW for 2022. These enhancements include:

- **Expanded medical plan options**, including the **NEW Orange Medical Plan** with even lower premiums
- **Moving our prescription drug plan to Prime Therapeutics, part of Blue Cross Blue Shield**, to better integrate employee medical and prescription information—creating a smoother prescription experience for you
- **The Benefits Decision Support Tool**—a quiz-like program that helps you choose a health plan that saves you the most money based on your household's specific medical needs
- **Changes to the wellness incentive program**, including incentive dollars being deposited in a **lump sum** into employee Health Savings Accounts (HSA) in January and the **cancellation of the wellness incentive surcharge**



- **The extension of adoption leave to five weeks** to support families during their transition of adopting a child
- **The extension of maternity leave from six weeks to 10 weeks**—including five weeks at **100 percent pay**—to support women during their transition after having a baby. This is in addition to our continued use of the Gradual Return to Work.

In this guidebook, you'll find information on the resources and support available to help you receive quality care and achieve your wellness goals. You will also find step-by-step instructions on how to complete your online enrollment. **Before making your benefits selection, please spend a few minutes reviewing the enrollment steps on page 5 of this booklet.**

Offering great benefits has never been more important than it is today. Your physical, mental, and financial health are all a priority to us at Dot. That is part of the reason we are recognized as a **Great Place To Work®**. We are proud to offer a comprehensive benefits package that can be customized to the needs and lifestyle of any Dot employee.

In good health,

A handwritten signature in black ink that reads "Matt Holt". The signature is written in a cursive style.



Matt Holt,

Vice President of Human Resources

# HOW TO BEGIN ENROLLMENT

On November 1, 2021, it will be time for Dot Foods and Dot Transportation, Inc. (DTI) employees who work at least 36 hours per week to enroll in their 2022 benefits. Enrollment can be accessed in one of three ways:

## OPTION A:

1. Log in to the Dot App
2. Click on the lightbulb (Assistant) icon at the bottom of the screen 
3. Click the globe icon 
4. Visit the Employee Links page
5. Select HR Space
6. Tap the Open Enrollment icon
7. Follow the steps to complete your enrollment

If you have any issues logging in, please call the IT department at 217-773-4486, extension 12312, or email them at [ithelpdesk@dotfoods.com](mailto:ithelpdesk@dotfoods.com).

## OPTION B:

1. Log in to Okta
2. Select the icon for HR Space
3. Click the Open Enrollment icon
4. Follow the steps to complete your enrollment

## OPTION C:

Scan the QR code below to start your Open Enrollment journey.



[One.DotFoods.com/OpenEnrollment](https://One.DotFoods.com/OpenEnrollment)

## PASSIVE ENROLLMENT OPTION:

Don't want to change anything about your benefits from 2021? No need to log in or participate in Open Enrollment. Through Dot's passive enrollment feature, you can choose to leave all of your benefits settings the same for the next year by not participating in Open Enrollment.

## Pick a Plan

### Medical Insurance Options

The first choice you need to make is about medical insurance. You can choose one of the options below. Blue Cross Blue Shield of Illinois (BCBSIL) runs the three medical plans.

1

**ORANGE**  
PLAN

2

**GREEN**  
PLAN

3

**BLUE**  
PLAN

4

No Dot  
Medical  
Insurance

Read more about these options on pages 5, 6.



## DEFINITIONS

**Premium:** The amount of money you pay out of each paycheck throughout the year for insurance.

**Deductible:** The amount of money you pay for medical expenses, prescriptions, and supplies. Every plan has its specified deductible limit; when you hit that limit, coinsurance is applied and helps cover a percentage of the cost.

**Spousal Surcharge:** A fee deducted from each biweekly paycheck if you choose health care coverage for your spouse who has coverage available through their employer.

**Max out-of-pocket costs:** The most money you will have to pay in any one calendar year (January–December) for in-network medical bills. Your deductible is included in this maximum number, but your premium is not included. Your premium is in addition to your max out-of-pocket costs.

## Orange Plan - New Consumer-Driven Health Plan in 2022

**This new medical plan is a great option if you don't have many health care expenses or are happy with the balance you've built up in your Health Savings Account (HSA).**

The Orange Plan offers the lowest premiums of Dot's medical plan options. This means you pay less out of each paycheck for

your insurance. Your deductible and max out-of-pocket costs are higher than on the Green Plan, which is why it's a great plan for those who don't have many health care expenses.

The plan comes with an HSA, so you still decide what you want to save for medical, dental, and vision bills now and in retirement. See page 7 for more details.

### Orange Plan Costs



	Employee Only	Employee & Child(ren)	Employee & Spouse	Employee & Family
<b>Your Biweekly Cost</b>	<b>\$10</b>	<b>\$23</b>	<b>\$41</b>	<b>\$49</b>
<b>Your Total 2022 Cost</b>	<b>\$260</b>	<b>\$598</b>	<b>\$1,066</b>	<b>\$1,274</b>
<b>Your Deductible</b>	<b>\$3,000</b>	<b>\$6,000</b>	<b>\$6,000</b>	<b>\$6,000</b>
<b>Your Max Out-of-Pocket</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>

\* NY employees are paid weekly. Their premiums are taken out at half the amount shown in the table each week.



Choose the Orange Plan by selecting whom you'd like the plan to cover in 2022. Take a shortcut to page 7 for your next step.

*Orange Plan not right for you? Take a look at the Green or Blue Plan, or waive medical insurance.*

## Green Plan - (formerly known as the Consumer-Driven Health Plan)

**The Green Plan (formerly known as the Consumer-Driven Health Plan) has the lowest premiums and max out-of-pocket costs.**

The plan comes with an HSA, so you decide what you want to save for medical, dental, and vision bills now and in retirement. See page 7 for more details.

### Green Plan Costs

	Employee Only	Employee Child(ren)	Employee & Spouse	Employee & Family
<b>Your Biweekly Cost</b>	<b>\$30</b>	<b>\$52</b>	<b>\$91</b>	<b>\$108</b>
<b>Your Total 2022 Cost</b>	<b>\$780</b>	<b>\$1,352</b>	<b>\$2,366</b>	<b>\$2,808</b>
<b>Your Deductible</b>	<b>\$2,000</b>	<b>\$4,000</b>	<b>\$4,000</b>	<b>\$4,000</b>
<b>Your Max Out-of-Pocket</b>	<b>\$4,000</b>	<b>\$8,000</b>	<b>\$8,000</b>	<b>\$8,000</b>

\* NY employees are paid weekly. Their premiums are taken out at half the amount shown in the table each week.



Choose the Green Plan by selecting whom you'd like the plan to cover in 2022. Take a shortcut to page 7 for your next step.

*Green Plan not right for you? Take a look at the Orange or Blue Plan, or waive medical insurance.*

## Blue Plan - (formerly known as the Traditional Plan)

With the Blue Plan, you can sign up for a Flexible Spending Account (FSA). You decide how many tax-free dollars you want taken out of your paycheck and put directly into your FSA to pay for medical, dental, prescription, and vision expenses in 2022.

Due to the higher premiums and max out-of-pocket costs, this is the more costly plan.

### Blue Plan Costs

	Employee Only	Employee & Child(ren)	Employee & Spouse	Employee & Family
<b>Your Biweekly Cost</b>	<b>\$137</b>	<b>\$286</b>	<b>\$496</b>	<b>\$592</b>
<b>Your Total 2022 Cost</b>	<b>\$3,562</b>	<b>\$7,436</b>	<b>\$12,896</b>	<b>\$15,392</b>
<b>Your Deductible</b>	<b>\$1,500</b>	<b>\$3,000</b>	<b>\$3,000</b>	<b>\$3,000</b>
<b>Your Max Out-of-Pocket</b>	<b>\$5,100</b>	<b>\$10,200</b>	<b>\$10,200</b>	<b>\$10,200</b>

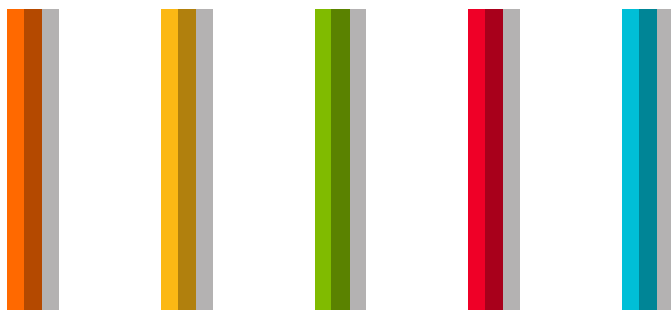
*\*NY employees are paid weekly. Their premiums are taken out at half the amount shown in the table each week.*



Choose the Blue Plan by selecting the names of the family members you would like the plan to cover in 2022. When you enroll in the Blue Plan, you cannot own an HSA.

Skip ahead to page 8.

*Blue Plan not right for you? Sign up for the Orange or Green Plan, or waive medical insurance.*



### Surcharges

Do you use nicotine?

Will your spouse be covered by Dot's medical insurance despite the option to enroll through his or her employer?

See page 30 for more information.



# Plan for the Future

## Health Savings Account (HSA)

Gain peace of mind by contributing to your HSA. From paying for your child's braces to saving for health care expenses in retirement, the HSA is there when you need it.

You can only sign up for an HSA if you enroll in the Orange or Green Plan. If you selected the Blue Plan, skip this step or go back and choose a different plan.

## HSA

You aren't the only one who contributes to your HSA—Dot does, too. We want to help you plan for health care expenses you'll face this year and in the years to come. In 2022, we are simplifying the way we fund employee HSA accounts.

### Wellness Deposit:

- Up to \$600 per household, based on completion of a wellness screening in 2021
- Deposited in full in January

### Dot's Match Contribution:

- \$1 for \$1 for all employees
  - Dot will match a max of \$500 for employee-only health plan
  - Dot will match a max of \$1,000 for remaining health plans
- Deposited per paycheck throughout the year

At this point in your enrollment journey, you will need to decide how much money you would like taken from each 2022 paycheck and put into your HSA. For HSA scenario examples refer to page 22.

The HSA contribution box will automatically show the amount you need to contribute to meet your deductible or IRS maximum, whichever is greater. If you are enrolling for the first time, you will see the amount you need to contribute to meet your deductible. You can keep the number shown, input a different amount, or change your contribution at any point in the year.

### Yours to Keep!

The money in your HSA rolls over from year to year. You never lose what you don't spend. It's a great way to save for your future health care expenses.

## How Much Should You Contribute?

### Enough to Meet Your Deductible\*

<i>Orange example</i>	Employee Only	Employee & Children	Employee & Spouse	Employee & Family
Deductible	\$3,000	\$6,000	\$6,000	\$6,000
Dot's match contribution	\$500	\$1,000	\$1,000	\$1,000
*Wellness Deposit	\$600	\$600	***\$600	***\$600
**Suggested minimum employee contribution per paycheck	\$74	\$170	\$170	\$170
Suggested minimum employee annual contribution	\$1,924	\$4,420	\$4,420	\$4,420
Maximum annual HSA contribution	\$3,650	\$7,300	\$7,300	\$7,300

<i>Green example</i>	Employee Only	Employee & Children	Employee & Spouse	Employee & Family
Deductible	\$2,000	\$4,000	\$4,000	\$4,000
Dot's match contribution	\$500	\$1,000	\$1,000	\$1,000
*Wellness Deposit	\$600	\$600	***\$600	***\$600
**Suggested minimum employee contribution per paycheck	\$35	\$93	\$93	\$93
Suggested minimum employee annual contribution	\$910	\$2,418	\$2,418	\$2,418
Maximum annual HSA contribution	\$3,650	\$7,300	\$7,300	\$7,300

\* This dollar amount assumes the completion of a biometric screening and meeting three health goals.

\*\* The numbers in these boxes reflect receiving 100% of the wellness incentive dollars. If you fail to complete a biometric screening and do not meet three health goals, your employee contribution per paycheck will need to increase.

\*\*\* Both individuals need to complete a biometric screening and meet three health goals.



When you have chosen your HSA contribution amount, click "Continue." Move on to the next step.

## Dental Insurance

Next, decide if you want to purchase dental insurance. From routine checkups to root canals, our provider, Delta Dental, will give you a reason to smile. See page 19 for a summary of benefits.

### Dental Plan Costs

	Employee Only	Employee & Children	Employee & Spouse	Employee & Family
Weekly Premium	\$4.72	\$9.44	\$11.61	\$14.16
Biweekly Premium	\$9.44	\$18.88	\$23.22	\$28.32
Your Total Premium	\$245.44	\$490.88	\$603.72	\$736.32



Choose the dental plan by selecting the names of the family members you would like the plan to cover in 2022, or waive this benefit. Move on to the next step.

## Vision Insurance

The Vision Service Plan (VSP) covers eye exams, eyeglasses, contact lenses, sunglasses, and contact lens consultations.

See page 32 for more details about vision coverage.



### Vision Plan Costs

	Employee Only	Employee & Family
Weekly Premium	\$1.64	\$3.66
Biweekly Premium	\$3.29	\$7.32
Your Total Premium	\$85.54	\$190.32



Choose the vision plan by selecting the names of the family members you would like the plan to cover in 2022, or waive this benefit. Move on to the next step.





# Money in Your Pocket

## Flexible Spending Account (FSA)

See your money go further with flex spending. During this online enrollment stop, you have the opportunity to select or waive these options.

### Flexible Spending Account

FSA dollars are taken out of your paycheck, pretax, throughout the year. The money you put into this account must be used within the year. Any money remaining in the account in March 2023 is lost and will be added to the Dot Cares Fund. See page 32 for more information about this law.

**On the Blue Plan?** You may sign up for the Medical FSA and use the dollars for medical, dental, prescription, and vision expenses.

**On the Orange and Green Plan?** You can sign up for the Limited FSA but can use the money in this account only for dental and vision expenses. Do not sign up for this account unless you plan to max out your HSA contribution.

The max amount you can put into a Medical or Limited FSA is \$2,750 a year.



**Choose how much money you would like to contribute to the account or waive enrollment. Move on to the next option.**

### Dependent Care Flexible Spending Account

If you have child care or elder care expenses, you should consider signing up for this account. It is available for all employees on any health plan. All dollars taken from your paycheck go into this account before taxes. This means your dependent care dollars go further.

Dependent Care FSA money is available for you to spend as it is taken from your paycheck and deposited into the FSA. All contributions must be used in 2022. You can request to be reimbursed throughout the year or by March 2023 for a lump sum. The maximum amount you can put into this account is \$5,000 per year.

See page 21 for more information.



**Choose how much money you would like to contribute or waive this option. Move on to the next option.**



# Prepare for Hazards

On the road of life, sometimes medical issues and accidents derail our plans. That's why we have insurance. This next section of your online benefits enrollment covers additional insurance plans. Some are paid for by Dot. Others require you to make a selection or waive the benefit. The decision is yours.



## Disability Insurance

### Short-Term Disability (STD) and Long-Term Disability (LTD) Insurances

Dot offers these two plans at no cost to you. The STD and LTD insurance premiums will be taken out of each paycheck, but Dot will put the money back in, dollar-for-dollar, in the same paycheck. See page 29 for more information.



**You do not need to make a selection here. Move on to the next stop.**

## Life Insurance and Accidental Death & Dismemberment (AD&D)

### Employee Life Insurance

If you would like more insurance than the amount Dot provides, you may purchase more. Dot provides basic life insurance at 1x your annual salary. Your premium amount will depend on your age and the amount of coverage you would like.

### Spouse Life Insurance

If you would like to enroll your spouse, you must sign up for employee life insurance. Insurance may be selected in increments of \$5,000, up to \$100,000.

### Child Life Insurance

You can enroll your children in \$10,000 of life insurance. You do not have to enroll in voluntary coverage for yourself to enroll your child.

### AD&D Insurance

When you enroll in employee, spouse, or child life insurance, you are also enrolling in AD&D insurance. AD&D insurance covers the unintentional death or dismemberment of the insured. Dismemberment includes the loss, or the loss of use, of body parts or functions (i.e., limbs, speech, eyesight, or hearing).



**Choose the additional life insurance coverage you prefer or waive this benefit. Move on to the next stop.**



## ADDITIONAL INSURANCE PLANS

The accident and critical illness insurance plans cannot replace your standard medical insurance plan. They can only be used in addition to it. Please be sure to enroll in Dot's medical insurance or sign up through another provider.

### Critical Illness Insurance

This insurance will pay you a lump sum if you or a family member is diagnosed with a covered disease or condition. Premiums vary based on age, requested coverage amount, and tobacco use. You will be shown the premium based on your personal information during online enrollment.

If you would like to enroll your spouse, you must also sign up for employee critical illness insurance. If you elect to enroll in critical illness insurance, your child(ren) are included when they are on your benefits plan.



**Choose to elect coverage for yourself, your spouse, and/or children, or waive these benefits. To enroll, you will need to select the dollar amount of coverage you would like for each group.**

**Move on to the next step.**

### Accident Insurance

If you are concerned about an accident causing extra expenses, you may want to sign up for the accident insurance plan. This plan will pay a lump sum if a covered accident occurs throughout the year.

#### Accident Insurance Costs

	Employee Only	Employee & Children	Employee & Spouse	Employee & Family
Weekly Premium	\$2.81	\$5.79	\$4.78	\$7.75
Biweekly Premium	\$5.62	\$11.57	\$9.55	\$15.51
Your Total Premium	\$146.12	\$300.82	\$248.30	\$403.26



**Choose this coverage by selecting the names you would like the plan to cover, or waive this benefit. Move on to the next step.**

### Identification Theft Insurance

Coverage includes monitoring of:

- Credit and noncredit loans
- Public records
- National provider ID
- Internet and social media
- Proactive (checking, savings, brokerage, etc.)

You do not need to be enrolled in Dot's medical insurance to select this benefit.

#### ID Theft Costs

	Employee Only	Employee & Family
Weekly Premium	\$2.07	\$3.91
Biweekly Premium	\$4.14	\$7.82
Your Total Premium	\$107.64	\$203.32



**Choose the ID theft insurance plan by selecting the names you would like the plan to cover, or waive this benefit. Move on to the next step.**

### Prepaid Legal Insurance

LegalEASE provides assistance with legal matters, such as preparation of wills and trusts, real estate, divorce, and driving tickets. Through this voluntary benefit, you will have access to a network of more than 18,000 lawyers to assist with life's most challenging issues.

LegalEASE	Cost
Weekly Premium	\$4.53
Biweekly Premium	\$9.06



**Choose the pre-paid legal insurance plan, or waive this benefit. Move on to the next step.**



# Benefits *Enhancements*

Dot is proud to offer the following new benefits for 2022.

## Adoption Leave Update

To support parents during their transition of adopting a child, Dot is happy to offer a longer paid adoption leave in 2022.

	Covered by Dot—100 Percent Pay
<b>Current Adoption Leave Policy</b>	<b>2 weeks</b>
<b>NEW Adoption Leave Policy</b>	<b>*5 weeks</b>

\* Employees who are adoptive parents will receive five weeks adoption leave. If both parents work at Dot, they both will receive 5 weeks. See employee handbook for further detail.

## Maternity Leave Update

To support women during their transition after having a baby, Dot is proud to offer a longer paid maternity leave in 2022. Women will still receive five weeks of short-term disability (60 percent pay). Our improved maternity leave policy provides women with five weeks of paid leave (100 percent pay) instead of one week.

	STD—60 Percent Pay	Covered by Dot—100 Percent Pay	Total Leave
<b>Current Maternity Leave Policy</b>	<b>5 weeks</b>	<b>1 week</b>	<b>6 weeks</b>
<b>NEW Maternity Leave Policy</b>	<b>5 weeks</b>	<b>5 weeks</b>	<b>10 weeks</b>

\*California employees fall under the state plan. Reach out to your HR Representative regarding details of the state plan.

## New Medical Plan

You asked, we listened. In 2022, employees will have the chance to choose a new medical plan with lower premiums—the Orange Medical Plan. This plan offers the lowest premiums of Dot’s medical plans. This means you pay less out of each paycheck for your insurance. Your deductible and max out-of-pocket costs are higher than on the Green Plan, which is why it’s a great option for those who don’t have many health care expenses or go to the doctor often.

## Health Savings Account (HSA) Funding

We’re making Dot’s contributions to your HSA a little easier.

Starting in 2022, wellness incentives (up to \$600) will be deposited in a lump sum in January.

- Dot’s match dollars will be deposited in equal amounts throughout the year’s pay periods.
- Dot’s match will be dollar-for-dollar for all employees and is increasing to a max payout of \$500 (employee-only medical plan) or \$1,000 (employee + spouse, employee + children or family plans).

## Benefits Decision Support Tool

Not sure what medical plan to take? How much to put into your HSA? The Decision Support Tool can help.

This personalized, confidential tool helps employees decide which Dot benefit options make the most sense for them. Employees confidentially complete a survey about themselves and their family, health history, medications, etc. The Benefits Decision Support Tool then recommends the benefits that are the best choices and will save the most money for that person.



# Finish Your Benefits Journey

You have entered the final leg of your journey, with only two more stops to make.

## Confirm Your Beneficiaries

Because Dot pays for the Basic Life Insurance Plan, you will need to carefully look over the beneficiaries page online. Indicate the person or people you would like to receive your benefits and the percentage they should receive. You can make these decisions in the Primary Beneficiaries and Secondary Beneficiaries sections.



Click the "Continue" button after you have entered this information. Move on to your last stop.

## Please Review All of Your Selections

Make sure everyone you would like to cover in 2022 is selected for each piece of your plan.

1

Review any errors. These must be fixed before you can submit your benefits.

2

Carefully review the Benefits Cost Summary, which shows your cost per pay period.

3

When you are ready, click "Submit."

4

Enter your electronic signature.

5

Click the "Submit" button to complete your benefits enrollment.

## Congratulations!

If you have any questions, reach out to your Human Resources team, your manager, or any senior leader.



# We've Got Your Back.

*“ WE WANT OUR EMPLOYEES AND THEIR FAMILIES TO HAVE THE PEACE OF MIND THAT DOT HAS THEIR BACK. FROM INSURANCE TO WELLNESS, PARENTAL LEAVE TO VACATION TIME, OPTIONS FOR SAVING MONEY TO CONTINUING EDUCATION, WE HAVE CREATED A BENEFITS PACKAGE THAT SUPPORTS YOU IN WHATEVER PHASE OF LIFE YOU'RE IN. ”*

**—DICK TRACY**





# BENEFITS MANUAL 2022

Did you know?

*70 percent  
of Dot's employees  
have access to a Family  
Health Center.*

*Welcome to the Benefits Manual, where you will find important information about your Dot benefits package.*

The Benefits Manual provides an overview of Dot benefits. It does not contain every detail. Topics are listed alphabetically.



**For even more information, please check out [One.DotFoods.com/OpenEnrollment](https://www.dotfoods.com/OpenEnrollment) or contact your local Human Resources manager.**

This summary of material modification ("SMM") describes changes to the Dot Foods plan ("Plan") and supplements the Summary Plan Description ("SPD") for the Plan. The effective date of each of these changes is 1/1/2022. You should read this SMM very carefully and retain this document with your copy of the SPD for future reference.





## ACCIDENT INSURANCE

Accident insurance pays you a certain amount for specific injuries that happened due to a covered accident. You can use this money to pay for your deductible, child care, house cleaning, groceries, utilities, and more. See a full list of covered accidents by clicking “Plan Brochure” on the Accident Insurance page during online enrollment. You can also access the plan brochure by visiting [One.DotFoods.com/OpenEnrollment](https://One.DotFoods.com/OpenEnrollment).



### *Think about it:*

If you choose accident insurance, you pay premiums even if you never have an accident.

Instead, think about skipping this insurance and putting the money you'd pay in premiums into your Health Savings Account. The money is there if you need it, and you don't lose it if you don't have an accident!

## ACCIDENT INSURANCE COSTS

	Employee Only	Employee & Children	Employee & Spouse	Employee & Family
<b>Weekly Premium</b>	\$2.81	\$5.79	\$4.78	\$7.75
<b>Biweekly Premium</b>	\$5.62	\$11.57	\$9.55	\$15.51
<b>Your Total Premium</b>	\$146.12	\$300.82	\$248.30	\$403.26

## ADOPTION REIMBURSEMENT

Dot will reimburse you up to \$3,000 in eligible expenses per finalized adoption. You must be with Dot for at least one year in a full-time position to apply for this benefit. Adoption expenses can include:

- Adoption agency and placement fees
- Attorney fees
- Courtroom costs
- Transportation and lodging expenses

In addition to Adoption Reimbursement, Dot offers Adoption Leave for parents. See page 30 for details.

## BLUE DISTINCTION CENTERS

Some health care facilities are known as Blue Distinction Centers through Dot's insurance plans. These facilities are experts in specialty health care for things like:

- Bariatric surgery
- Cardiac care
- Maternity care
- Transplants
- Knee and hip replacements
- Spine surgery

If you or a family member receives treatment from an approved Blue Distinction Center, insurance may cover a higher portion of your expenses. You can also save receipts for personal expenses, like mileage, lodging for a family member, and meals you paid for while being treated at a Blue Distinction Center, and be reimbursed. For more information contact a Health Advocacy Solution representative.

## CHAPLAIN PROGRAM

Cost-free, confidential chaplains are here for you and your family. The Chaplain Program will be in all DCs by 2022. Contact one of the chaplains 24/7 through text, video, phone, or in person when you need:

- Marriage and family support
- Parenting advice
- Grief support

## COST-SAVING OPPORTUNITIES

Help is just a phone call away. Whether you need assistance finding cost-effective medical care in your area, advice about your condition, or a nurse's professional opinion at 3 a.m., these confidential services are available to you and your family members covered by a Dot medical insurance plan.

### Employee Assistance Program (EAP)

You can use this confidential service in good times and bad. Get help with a living will, receive mental health support, and obtain legal consultations. You don't have to be enrolled in Dot's medical plan to take advantage of the EAP. When you face health, personal, family, or work-related challenges, call the EAP 24/7 at 800-356-0845.

### Family Health Centers (FHC)

Dot FHCs offer quality care for the following services at little to no cost to employees and their family members enrolled in Dot's health insurance:

- FREE condition management for hypertension, diabetes and high cholesterol
- Wellness screenings
- Women's wellness visits
- Annual physicals
- Weight loss and nutrition counseling
- Allergy treatment
- CDL driver recerts
- Rehab services
- Tobacco cessation

*New in 2022:*

California will open their FHC in spring of 2022.

Currently, FHCs are located in Georgia, Idaho, Indiana, Mt. Sterling, and Oklahoma. Additional centers are slated to open over the next several years. All employees are encouraged to establish the FHC as their primary care physician today!

### Health Advocacy Solution

To help serve you better, the Health Advocacy Solution is a one stop shop for all of your medical insurance needs. Simply call the phone number on the back of your insurance card and a dedicated health advocate will provide personalized support to help you save money and locate quality care.



Finding in-network providers



Scheduling a doctor's appointment



Comparing costs on a procedure

### Mail-Order Prescriptions

When you need maintenance or daily preventive prescriptions, it is cheaper to order 90-day supplies through mail order. By doing so, your copay is reduced to one transaction rather than having to pay the pharmacy for every monthly refill. Contact Health Advocacy Solutions or Prime's website through BCBSIL to sign up for an account.



## MDLIVE

Can't get into your doctor's office? No problem. Use MDLIVE to call or video chat with a board-certified physician who can write a prescription if needed. **Each time you call, the cost is \$44.** Use MDLIVE only for non-emergency medical situations.

You can also call MDLIVE for mental health support, such as depression, anxiety, or relationship problems. The cost per appointment starts at \$80.

You must sign up for MDLIVE using one of these methods before speaking with a doctor.



### Website:

Visit [MDLIVE.com/bcsil](https://MDLIVE.com/bcsil)



### Mobile App:

Download the MDLIVE app from the Apple App Store, Google Play Store, or Windows Store



### Telephone:

Call MDLIVE at 888-676-4204

## Member Rewards

This benefit helps you save money and earn cash when you shop around for health care providers. The next time you need a test or procedure, such as a CT scan, mammogram, or ultrasound, call Health Advocacy Solution at the number on the back of your insurance card and ask for a list of options and prices. If the provider you choose is one of the most cost-effective options, you will receive a reward check in the mail six weeks after your appointment. Rewards range from \$50–\$500.

## Nurseline

When someone is sick or injured, call the free Nurseline before heading to the doctor or emergency room. It could save you time and money. BCBSIL registered nurses are on call 24/7 at 800-299-0274 to answer your health questions about:



Asthma



Back pain



Cuts or burns



Severe headaches



Sick children

## Well onTarget

Well onTarget is a health and wellness portal available to anyone enrolled in Dot's insurance plan. It includes access to a variety of health and wellness programs, including tobacco cessation, weight maintenance, and condition management.

The program uses the Blue Points system, which rewards you for participating in activities and reaching your fitness goals.

## CRITICAL ILLNESS INSURANCE

Critical Illness Insurance pays a lump-sum dollar amount if you, your spouse, or your child is diagnosed with a covered disease or condition. See a full list of covered illnesses by clicking "Plan Brochure" on the Critical Illness Insurance page during online enrollment. If you choose Critical Illness Insurance, you pay premiums even if you're not diagnosed with an illness. To save money, you could skip this insurance and put the money you'd pay in premiums into your Health Savings Account instead. The money is there if you need it and you don't lose it if you're not diagnosed with a critical illness. Premiums depend on your age, smoking status, and amount of insurance you request.

## DENTAL INSURANCE

The Delta Dental plan helps pay for everything from routine exams to bridges and dentures.

### Preventive and Diagnostic Care

**100% COVERED:** Routine exams, cleanings, fluoride treatments, sealants, bitewing x-rays, full-mouth x-rays

### Basic Care

**80% COVERED:** Extractions, fillings, oral surgery, root canals

### Major Care

**50% COVERED:** Crowns, bridges, dentures, inlays/onlays

*You may incur additional costs if you choose an out-of-network dental provider. Visit [deltadental.com](https://deltadental.com) for a list of in-network providers.*

Plan	Deductible
Employee Only	\$50
Employee & Children	\$50 per person (\$150 max)
Employee & Spouse	\$50 per person (\$100 max)
Employee & Family	\$50 per person (\$150 max)

**Annual maximum benefit: \$1,500**

**Orthodontia lifetime maximum for children aged 19 and younger: \$1,500**

## EDUCATION

### Loan Program

You are eligible for a short-term, no-interest loan for certain classes at approved colleges and universities. The loan repayment period is usually during the length of the class. The maximum loan per year is \$5,000 per person. See the Employee Handbook for full policy information.

### Tuition Reimbursement Program

Dot provides tuition reimbursement for job-related classes and degree programs at most colleges and universities. Reimbursement applies to the cost of tuition, books, and lab and registration fees. Technical and vocational schools also qualify for tuition reimbursement.

*Dot will pay you back:*

Degree	Dot's Max Reimbursement
Technical/Vocational Courses	\$2,500 max
Bachelor's Level Courses	\$5,000 per year
Master's Level Courses	\$5,000 per year

*When you achieve:*

End-of-Course Grade	Dot Will Reimburse
A	90%
B	75%
C	50%
D or F	0%

### Tuition Reimbursement Program Guideline

After using the Tuition Reimbursement Program, stay with Dot and apply those skills to your job. To encourage this, a repayment rule requires the following if you leave Dot 0–36 months after your last reimbursement:

Time Since Last Reimbursement	Must Repay Dot
0–11 months	100%
12–23 months	67%
24–36 months	33%



**Dot Cares Funds**

## FINANCIAL SUPPORT

### Dot Cares Fund

If you experience a crisis caused by a natural disaster or circumstances beyond your control, you can submit an application for the Dot Cares Fund to request financial assistance. You can find the application on the Dot App.

### Money Matters

Money Matters offers financial coaching at no cost to employees. The online portal includes courses, webinars, calculators, and other tools to help lead you on the path to financial freedom. The program also offers live courses and private consultations free of charge. In addition to the private sessions, you can always get involved by accessing the extensive resources online or chatting with a money coach on the phone.

## FLEXIBLE SPENDING ACCOUNTS (FSA)

	Dependent Care FSA	Limited FSA	Medical FSA
Who's eligible:	Employees with child care or elder care expenses	Employees on the Orange or Green Medical Plan	Employees on the Blue Medical Plan
Account can be used for:	After-school care & adult daycare	Dental & vision expenses	Medical, dental & vision expenses
Contribution range:	\$100-\$5,000	\$100-\$2,750	\$100-\$2,750
Incur expenses by:	December 31, 2022	March 15, 2023	March 15, 2023
Request reimbursement by:	March 31, 2023	March 31, 2023	March 31, 2023
Other facts:	Money is available for use as soon as it's taken from your paycheck	Only sign up for this account if you are maxing out your HSA	

\*Unspent funds from all accounts are removed (by law) and put into the Dot Cares Fund.

\*All dollars deducted from your paycheck for these accounts go in pre-tax, meaning your money goes further.

## HEALTH SAVINGS ACCOUNT (HSA)

Take advantage of pretax dollars to pay for medical, dental, and vision expenses with an HSA. You can sign up for the HSA only if you have enrolled in the Orange or Green Medical Plan.

Any money you don't use stays in this account year after year, making it a great way to save for future medical bills. It is also yours to keep. You can take the HSA with you if you ever leave Dot or when you retire.

Dot helps employees build their HSA by contributing money as follows:

Dot's Contributions	Amount	Deposited
Wellness	Up to \$600	In January
Match (Insurance plan covering employee only)	Up to \$500	Deposited in equal amounts per pay period throughout the year, up to the limit
Match (Insurance plans covering employee + spouse, employee + children or family)	Up to \$1,000	Deposited in equal amounts per pay period throughout the year, up to the limit



Per IRS rules, you can only contribute a certain amount of money toward your HSA every year. That limit is determined by who is covered by your medical insurance.

The dollar amount shown to the right is the maximum amount you and Dot together can put into your account. If you are 55 years of age or older, you may contribute an additional \$1,000 to the max amount allowed.

**Employee Only: \$3,650**

**Employee & Children: \$7,300**

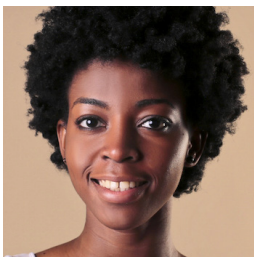
**Employee & Spouse: \$7,300**

**Employee & Family: \$7,300**

## HSA Contribution Examples

Everyone's financial situation is different. Whatever your expenses, Dot Foods has given you a tool to help your finances—your Health Savings Account (HSA).

Here are examples of three Dot employees who have three very different lives and savings goals. All are unique, but each has a good approach to building their HSA. Feel free to use one of these plans or follow your own path. But whatever you do, prepare today for your tomorrow. Your future self will thank you.



### Employee 1: Lisha, Age: 22

**About me:** I'm young, healthy, and don't go to the doctor or take medicine regularly. My monthly expenses include rent, cell phone and internet bills, credit cards, nights out, and a truck payment.

**Insurance Plan:** Orange Plan, Employee Only

**HSA Savings Goal:** Enough to cover my \$3,000 deductible

**Decision:** I don't have extra money in my checking account to pay for bills if something happens to me so I need money in this account to cover my deductible. After Dot's contributions, I'm going to put \$73 per pay period into my HSA.



### Employee 2: Bill, Age: 62

**About me:** I am in pretty good health, but I am retiring from Dot in three years and need a cushion for medical insurance and bills down the road. Each month, I have the standard household bills and am also saving for a vacation to Mexico.

**Insurance Plan:** Green Plan, Employee Only

**HSA Savings Goal:** Save as much as possible for my retirement

**Decision:** When I heard I could use my HSA to pay for Medicare in retirement, I decided to max out my HSA contribution. Since I'm over the age of 55, I can put an extra \$1,000 into the account. With Dot's contributions, I'm going to put \$4,650 into my HSA, or \$137 per pay period.



### Employee 3: Trevor, Age: 42

**About me:** My wife, two boys, and I are very active. Life is hectic, but one way to make it a little less so is to prepare for any accidents, injuries, or colds that occur throughout the year. Our expenses include a monthly mortgage and bills, kids sports equipment, family dinners out, and college tuition saving.

**Insurance Plan:** Green Plan, Employee & Family

**HSA Savings Goal:** Enough to cover our deductible, with an extra cushion

**Decision:** My kids are athletes prone to injuries. I need to cover my Green Plan deductible of \$4,000. But I want an additional \$500 to be safe. I'm receiving Dot's contributions—and I earned the full wellness incentive—I need to contribute \$112 per paycheck to reach my goal.

## Changing Your HSA Contribution Amount

Follow these steps to change your contribution anytime throughout the year.

- 1 Sign in to Okta
- 2 Press the HR Space icon
- 3 Click the **Life Events** tab
- 4 Select **HSA Contribution Change**
- 5 Enter today's date
- 6 Follow the remaining steps accordingly



## IDENTIFICATION THEFT INSURANCE

Coverage includes monitoring of credit and noncredit loans; public records; national provider ID monitoring; and internet, social media, and proactive (checking, savings, brokerage, etc.) monitoring.

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## LIFE-CHANGING EVENTS

The IRS allows you to make benefits changes during the annual Open Enrollment period or when a qualifying life event occurs, such as marriage, divorce, birth, or adoption. You can also make a change if your spouse loses or gains benefits through their employer. The adjustment must be completed within 31 days of the life-event date.

### To make this change:

- 1 Sign in to Okta
- 2 Press the HR Space icon
- 3 Click the **Life Events** tab
- 4 Select the life event that fits your need
- 5 Follow the steps accordingly

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## LIFE INSURANCE

Dot pays for your Basic Life Insurance plan. You can also purchase additional life insurance options during online enrollment. Keep reading for information about all life insurance options.

### Accidental Death & Dismemberment (AD&D) Insurance

AD&D insurance covers the unintentional death or dismemberment of the insured from an unforeseen circumstance, such as a car accident. This is included when you select Employee, Spouse or Child Life. It's not available independent of the other plans.

### Basic Employee Life Insurance

If the worst case scenario arises, your family will receive payment for one year's base pay, rounded up if your pay is not already a multiple of \$1,000. For example, if your salary is \$31,500, the insurance would pay \$32,000. This insurance starts on the first day of the month following 90 days of full-time employment. For example, if you started working on November 20, 2021, you will be eligible for life insurance on March 1, 2022.

### Child Life Insurance

You can enroll your children in \$10,000 of life insurance. A child is eligible for this insurance if he or she meets the following requirements:

- Unmarried up to age 26
- Primarily supported by you
- Aged 26 or older and incapable of self-sustaining employment due to mental or physical handicap

### Employee Life Insurance

If you would like more protection than the insurance amount Dot provides, you can buy more. Insurance may be selected in increments of \$10,000, up to \$500,000. You must select this insurance if you want to purchase the Spouse Life Insurance plan.

### Spouse Life Insurance

If you would like to enroll your spouse in life insurance, you must sign up for Employee Life Insurance as well. Insurance for your spouse may be selected in increments of \$5,000, up to \$100,000. You can select only an insurance amount that is 50 percent or less of the Employee Life Insurance chosen dollar amount. For example, if you select \$50,000 for the Employee Life Insurance, you can choose only up to \$25,000 of coverage for your spouse.

## MAYO COMPLEX CARE PROGRAM

If you have cancer or a spine condition that significantly impacts your daily life, or you have been unable to get answers from other medical providers, you may be a candidate for evaluation and treatment at Mayo Clinic.

When you qualify for the Mayo Clinic Complex Care Program, you'll receive:

- Expedited scheduling to quickly get the answers and care you need
- Travel and lodging covered by Dot
- Seamless, integrated care by a team of experts
- Coordination of care with your local provider once you return home

All employees, spouses, and dependents enrolled in Dot's health plan are eligible for this program. Your Family Health Center (FHC) or Health Advocate through Blue Cross Blue Shield (BCBS) can help determine if you qualify for this program.

## MEDICAL INSURANCE PLANS

### Orange Plan

This new medical plan is a great option if you don't have many health care expenses or are happy with the balance you've built up in your Health Savings Account (HSA).

The Orange Plan offers the lowest premiums of Dot's medical plans. This means you pay less out of each paycheck for your insurance. Your deductible and max out-of-pocket costs are higher than on the Green Plan, which is why it's a great plan for those who don't have many health care expenses.

The plan comes with an HSA, so you still decide how much you want to save for medical, dental, and vision bills now and in retirement.

Orange Plan	Employee Only	Employee & Children	Employee & Spouse	Employee & Family
<b>Your Biweekly Cost</b>	\$10	\$23	\$41	\$49
<b>Your Total 2022 Cost</b>	\$260	\$598	\$1,066	\$1,274
In-Network Costs	Employee Only	Employee & Children	Employee & Spouse	Employee & Family
<b>Your Deductible</b>	\$3,000	\$6,000	\$6,000	\$6,000
<b>Your Max Out-of-Pocket</b>	\$5,000	\$10,000	\$10,000	\$10,000

### Green Plan (formerly known as the Consumer-Driven Health Plan)

The Green Plan (formerly known as the Consumer-Driven Health Plan) is Dot's most popular health plan.

Low premiums and max out-of-pocket costs make it an employee favorite. The plan comes with an HSA, so you decide how much you want to save for medical, dental, and vision bills now and in retirement.

Green Plan	Employee Only	Employee & Children	Employee & Spouse	Employee & Family
<b>Your Biweekly Cost</b>	\$30	\$52	\$91	\$108
<b>Your Total 2022 Cost</b>	\$780	\$1,352	\$2,366	\$2,808
In-Network Costs	Employee Only	Employee & Children	Employee & Spouse	Employee & Family
<b>Your Deductible</b>	\$2,000	\$4,000	\$4,000	\$4,000
<b>Your Max Out-of-Pocket</b>	\$4,000	\$8,000	\$8,000	\$8,000





## STAYING IN-NETWORK SAVES YOU MONEY

**Before using any of these Orange or Green Medical Plan benefits**, be sure to find out if you are using an in-network or out-of-network service or provider. You will save money through the in-network option; ask your provider for information or contact a Health Advocacy Solution advisor by calling the phone number on the back of your insurance card.

### Emergency Room (ER) Services

A \$150 copay is charged for both in- and out-of-network ER visits. When you have met your deductible, insurance pays 80 percent and you cover the additional 20 percent for ER services. If admitted to the hospital, your copay is waived.

### Hospital Care

#### IN-NETWORK

Insurance pays for **80 percent** of the cost of these services and you cover 20 percent when you have met your deductible.

#### OUT-OF-NETWORK

Insurance pays for **60 percent** of the cost of these services and you cover 40 percent when you have met your deductible.

●  
Ambulance services

●  
Inpatient treatment

●  
Outpatient facility and physician services

●  
Outpatient surgery

●  
Preadmission testing

### Physician's Office Visits

#### IN-NETWORK

Insurance pays for **80 percent** of the cost of these services and you cover 20 percent when you have met your deductible.

#### OUT-OF-NETWORK

Insurance pays for **60 percent** of the cost of these services and you cover 40 percent when you have met your deductible.

●  
Primary care doctor's appointments

●  
Specialist visits

●  
Surgery performed in a physician's office

●  
X-ray, lab work, etc.

## Prescription Drugs

### IN-NETWORK

Preventive medications, or medicine that is used to prevent an illness or disease, are covered at **100 percent** by insurance. Generic, preferred-brand, and non-preferred brand medications must be met with your deductible, then insurance will pay 80 percent of the cost. This applies to mail-order drugs (90-day supply), retail prescriptions (34-day supply), and extended day supply through retail (90-day supply). Visit The Compass for a comprehensive list of covered medication.

### OUT-OF-NETWORK

**75 percent** of eligible charges will be reimbursed by insurance, minus the copay amount. This applies to generic, preferred-brand, and non-preferred brand medications through mail-order and retail.

## Preventive Exams

### IN-NETWORK

All children's in-network wellness visits and immunizations are free to you. For adults, Orange and Green Plan insurance covers annual routine physicals, gynecologist exams, prostate exams, and mammograms.

### OUT-OF-NETWORK

Insurance does not cover out-of-network wellness visits, immunizations, routine annual physicals, gynecologist exams, prostate exams, and mammograms.

**Therapy Services** Office visits and treatments for inpatient and outpatient physical, speech, and occupational therapies are covered differently depending on the network you choose.

### IN-NETWORK

Insurance pays for **80 percent** of the cost of these services and you cover **20 percent** when you have met your deductible. Behavioral health appointments through MDLIVE are also an in-network option.

### OUT-OF-NETWORK

Insurance pays for **60 percent** of the cost of these services and you cover **40 percent** when you have met your deductible.



## MEDICAL INSURANCE PLANS

### Blue Plan (formerly known as the Traditional Plan)

Due to its higher premiums and max-out-of-pocket costs, the Blue Plan is Dot's most expensive plan. Below is a summary of the plan details.

Blue Plan	Employee Only	Employee & Children	Employee & Spouse	Employee & Family
Your Biweekly Cost	\$137	\$286	\$496	\$592
Your Total 2022 Cost	\$3,562	\$7,436	\$12,896	\$15,392

In-Network Costs	Employee Only	Employee & Children	Employee & Spouse	Employee & Family
Your Deductible	\$1,500	\$3,000	\$3,000	\$3,000
Your Max Out-of-Pocket	\$5,100	\$10,200	\$10,200	\$10,200

### STAYING IN-NETWORK SAVES YOU MONEY

You will save money through the in-network option; ask your provider for information or contact Health Advocacy Solution at the phone number on the back of your insurance card.

### Emergency Room (ER) Services

A \$150 copay is charged for both in- and out-of-network ER visits. When you have met your deductible, insurance pays 80 percent and you cover the additional 20 percent for ER services. If admitted to the hospital, your copay is waived.

### Hospital Care

#### IN-NETWORK

Insurance pays for **80 percent** of the cost of these services and you cover **20 percent** when you have met your deductible.

#### OUT-OF-NETWORK

Insurance pays for **60 percent** of the cost of these services and you cover **40 percent** when you have met your deductible.

Ambulance services

Inpatient treatment

Outpatient facility and physician services

Outpatient surgery

### Physician's Office Visits

#### IN-NETWORK

You pay a \$35 copay for primary care and a \$50 copay for specialists. Insurance pays for **80 percent** of the cost of these services and you cover **20 percent** when you have met your deductible.

#### OUT-OF-NETWORK

Insurance pays for **60 percent** of the cost of these services and you cover **40 percent** when you have met your deductible.

Primary care

Specialists

Surgery performed in a physician's office

X-ray, lab work, etc.

## Prescription Drugs

### IN-NETWORK



#### Mail Order (90-day supply)

- **Generic:** \$25 copay
- **Preferred brand:** You pay 30 percent; minimum \$75 and maximum \$188
- **Non-preferred brand:** You pay 40 percent; minimum \$125 and maximum \$313



#### Retail (34-day supply)

- **Generic:** \$10 copay
- **Preferred brand:** You pay 30 percent; minimum \$30 and maximum \$75
- **Non-preferred brand:** You pay 40 percent; minimum \$50 and maximum \$125



#### Extended Day Supply through Retail (90-day supply)

- **Generic:** \$30 copay
- **Preferred brand:** You pay 30 percent; minimum \$90 and maximum \$225
- **Non-preferred brand:** You pay 40 percent; minimum \$150 and maximum \$325

### OUT-OF-NETWORK

75 percent of eligible charges will be reimbursed by insurance, minus the copay amount. This applies to generic, preferred brand, and non-preferred brand medication through mail order and retail.

## Preventive Exams

### IN-NETWORK

Wellness visits and immunizations for children are covered in full. For adults, annual routine physicals, gynecologist exams, prostate exams, and mammograms are all covered in full.

### OUT-OF-NETWORK

There are no preventative exam benefits offered for out-of-network providers.

## Therapy Services

Office visits and treatments for inpatient and outpatient physical, speech, and occupational therapies are covered differently depending on the network you choose. **You can also call MDLIVE for behavioral health needs, such as depression, anxiety, and relationship problems.**

### IN-NETWORK

Insurance pays **for 80 percent** of the cost of these services and you cover **20 percent** when you have met your deductible. Behavioral health appointments and autism spectrum services are also an in-network option.

### OUT-OF-NETWORK

Insurance pays for **60 percent** of the cost of these services and you cover **40 percent** when you have met your deductible.

## MILK STORK

The Milk Stork program complements our Gradual Return to Work policy. It allows mothers to ship breast milk home while they are traveling for work. Through a simple process, women can order the kit to be delivered to their hotel, pump during the trip, and ship the milk home via FedEx.

## PRE-PAID LEGAL INSURANCE

LegalEASE provides assistance with legal matters, such as preparation of wills and trusts, real estate, divorce, and driving tickets. Get access to a network of more than 18,000 lawyers to assist with life's challenges.



## RETIREMENT

### 401(K)

You are automatically enrolled to contribute 3 percent of your pre-tax earnings into a 401(k) retirement savings account starting on the first day of the month following 60 days of employment. Every dollar you put into your 401(k) account is yours to keep if you leave Dot, Principal will send you a packet to inform you about your plan and next steps to take.

While you can move the percentage up or down throughout the year, financial experts suggest taking advantage of the company's full match by increasing the contribution rate from 3 percent to at least 5 percent.

#### Dot's 401(K) Match Contribution Guidelines:

**When:** Starting the first quarter following one year of service, provided you are over 21 years of age.

**How much:** Up to \$1,200 or 50 cents of your contributed dollar up to 5 percent of your pay, whichever is greater.

#### Dot's 401(K) Policy Simplified

If your annual income is:	\$22,000	\$30,000	\$40,000	\$50,000
5% of earnings equals:	\$1,100	\$1,500	\$2,000	\$2,500
Which means Dot will contribute:	\$550	\$750	\$1,000	\$1,250
To max out Dot's contribution policy, commit:	11% of yearly earnings	8% of yearly earnings	6% of yearly earnings	Already at max match
Which equals:	\$2,400	\$2,400	\$2,400	--

### Profit-Sharing Plan

In addition to your 401(k) contributions, Dot Foods may make a profit-sharing contribution to your 401(k) account if you are age 21 or older. You are eligible for profit-sharing on the first quarter following one year of Dot Foods employment. Profit-sharing payments are typically made at the end of March but are not guaranteed.

<i>Jane's Profit-Sharing Example</i>	Start Date	Profit-Sharing Eligibility	Profit-Sharing Announcement	Profit-Sharing Paid
	May 16, 2021	July 1, 2022	January 2023	March 2023

### Profit-Sharing and 401(k) Match Vesting Schedule

Dot's 401(k) match and profit-sharing plans are on a vesting schedule. This means the longer you work for Dot, the larger amount of those contributions you can take with you if you ever leave the company.

For example, at your three-year anniversary at Dot, you are vested 50 percent in the profit-sharing plan. If you left Dot and Dot had contributed \$1,000 to your account, you would keep \$500 of that money.

#### Completed years of service

6 or more years: 100%

5 years: 80%

4 years: 60%

3 years: 50%

2 years: 40%

1 year: 30%

Less than 1 year: 0%

## SHORT- AND LONG-TERM DISABILITY BENEFITS

Your Short-Term Disability (STD) and Long-Term Disability (LTD) insurance plans are paid for in full by Dot unless you work out of Dot Foods California. You are then covered by a state-mandated program.

Both insurance plans go into effect the first day of the month following 90 days of employment. STD insurance covers you for one to 25 weeks if you cannot work because of a medical reason. LTD insurance covers you at week 26 and after if you cannot work due to a medical reason.

Coverage	Short-Term Disability	Long-Term Disability
Benefit	60% of salary per week	50% of monthly salary
Maximum Payable	\$2,000 per week	\$12,500 per month
Waiting Period	90 days of full-time employment	90 days of full-time employment
Benefit Duration	25 weeks	Beginning week 26

## SURCHARGES

### Nicotine Use Surcharge

A \$30 charge will be taken out of each biweekly paycheck if you sign up for Dot's medical coverage and use nicotine products. The surcharge also applies to spouses who are Dot employees, covered under a Dot medical plan, and use nicotine products. Nicotine products include cigarettes, cigars, e-cigarettes, vapes, chew, and nicotine patches.

If you or any family member wants to stop using nicotine products, Blue Cross Blue Shield (BCBS) provides nicotine-cessation counseling and screening through Well onTarget. By actively participating in a Dot-approved cessation program during the plan year, you will not be charged the \$30 fee.

#### On the Orange or Green Plan?

There are no limits on the number of 90-day treatments you can be prescribed for tobacco cessation.

#### On the Blue Plan?

BCBSIL covers two free 90-day treatments for tobacco-cessation medications per benefit period with no cost to you.

#### Work at Dot Georgia, Idaho, Indiana, Mt. Sterling, or Oklahoma?

You can use the on-site Family Health Center to get support. Each facility has its own program where you can access free cessation medications, as well as advice from a physician.

### Spousal Surcharge

A \$60 charge will be deducted from each biweekly paycheck if you choose health coverage for your spouse who has coverage available through his or her employer.

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## TIME-OFF BENEFITS

### Adoption Leave

Parents are eligible to receive five weeks of paid leave when you legally adopt a child. This leave can be combined with other sick, personal, and vacation time and must be taken within 12 weeks of the child's adoption.

### Funeral Leave

You receive paid time off when there is a death in your immediate family, such as spouse, child, parent, brother, sister, immediate grandparent, grandchild, stepparent, stepchild, step-grandparent, mother- or father-in-law, and foster parent or child. A maximum 32 hours of time off work can be taken from the date of the death through the day after the funeral. For family deaths outside of the above list, you can take up to four hours of paid time off, with manager approval.



## Gradual Return to Work From Maternity Leave

If you are a female employee, you are allowed to use Dot's Gradual Return to Work program after taking maternity leave. It allows you to be paid for three full weeks of work (40 hours) based on the following schedule: 16 hours of work your first week back from maternity leave, 24 hours of work your second week, and 32 hours of work your third week.

## Holidays

All Dot employees are entitled to holiday pay in addition to their pay for eligible hours worked on a holiday.

New Year's Day • Easter • Memorial Day • Fourth of July • Labor Day • Thanksgiving Day • Christmas Eve • Christmas Day

## Maternity Leave

If you are a female employee who gives birth, you are allowed to take up to 12 weeks off work through the Family and Medical Leave Act (FMLA). The time off is a combination of five weeks of paid leave before Short-Term Disability (STD), paid time off (PTO), and, if needed, unpaid time off. Visit [One.DotFoods.com/OpenEnrollment](https://www.one.dotfoods.com/OpenEnrollment) or ask your manager for a copy of the New Additions Resource Guide for more information about this benefit.

## Military Leave

If you are a member of the U.S. armed forces, Army Reserve, or the National Guard, Dot will pay you the difference between full military pay and your regular earnings for periods served when called to short-term training duty or emergency active duty.

## Paternity Leave

Fathers will receive two weeks of paid leave upon the birth or adoption of their baby. This leave can be combined with other paid sick, personal, and vacation time and must be taken within 12 weeks of the baby's birth.

## Personal Leave Bank

You receive 24 hours of personal time each calendar year. Your personal leave time-off bank is reset with those hours each year on January 1.

If you are a new employee, you receive personal leave time after completing 90 days of full-time employment. Those hours are prorated depending on when you started working at Dot.

## Sick Time

You are given 40 hours of sick time at the start of each year to care for yourself, a sick spouse, child, or parent. Unused sick time can be carried over to the next calendar year for a maximum of 160 hours sick time stored in a year.

If you are an hourly employee, you may be eligible for sick time buyback. If you are a new employee, you receive sick time after completing 90 days of full-time employment. Those hours are prorated depending on when you started working at Dot.

## Vacation

	<b>6 months</b> after hire date	(40 hours/week employees)	<b>40 hours</b>	(36 hours/week employees)	<b>36 hours</b>
	<b>1st</b> anniversary of hire date	(40 hours/week employees)	<b>80 hours</b>	(36 hours/week employees)	<b>72 hours</b>
	<b>5th</b> anniversary of hire date		<b>120 hours</b>		<b>108 hours</b>
	<b>12th</b> anniversary of hire date		<b>160 hours</b>		<b>144 hours</b>
	<b>25th</b> anniversary of hire date		<b>200 hours</b>		<b>180 hours</b>

All full-time employees may roll over up to one week of vacation beginning with their first anniversary.

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## VISION INSURANCE

Vision Service Plan (VSP) covers periodic eye exams, eyeglasses, sunglasses, and contact lens consultations for you and your eligible dependents when you sign up for vision insurance. Visit The Compass or [www.vsp.com](http://www.vsp.com) for details.

### VISION PLAN COPAYS



**Exam: \$15 every year**



**Frames: \$20 every other year**

### VISION PLAN BENEFITS



**Frames: \$175 for new frames every other year**

• \$225 allowance for featured frame brands every other year



**Contacts: \$150 for contacts; \$60 for fitting and evaluation**

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## WELLNESS INCENTIVE

Improve your quality of life and reduce personal medical expenses by completing the free wellness screening. Along with receiving valuable information about your health, you earn free money just by participating. You must be enrolled in a Dot medical insurance plan to receive the wellness dollars.





## DEFINITIONS

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**401(k):** A Dot-sponsored retirement savings plan managed by Principal.

**Blue Cross Blue Shield of Illinois (BCBSIL):** The insurance company that administers Dot's health plan.

**Co-insurance:** Under all Dot medical plans, when you have met your in-network deductible, you pay for 20 percent of medical costs and Dot pays for 80 percent of the services until you reach your max out-of-pocket costs. This means you are splitting the medical care costs with the company.

**Copay or Copayment:** Under the Blue Plan, this is a fixed amount you need to pay at the time of a service when you visit an in-network doctor's office. A primary care physician office visit is \$35 and a specialist office visit is \$50.

**Deductible:** The amount of money you will pay for medical expenses, prescriptions and supplies. Every plan has its specified deductible limit; when you reach that limit, co-insurance is applied and helps cover a percentage of the costs.

**Health Savings Account (HSA):** A savings account used in conjunction with the Orange and Green Plans that allows employees to save money tax-free for medical expenses.

**In-Network:** A group of providers or health care facilities that offer discounted rates through BCBSIL. You should always confirm at the beginning of each year that your provider or health care facility is in-network before scheduling an appointment or procedure to avoid extra costs.

**Max Out-of-Pocket:** The most amount of money you will have to pay in any one calendar year (January–December) for in-network medical bills. Your deductible is included in this maximum number.

**Out-of-Network:** Physicians, hospitals or other health care providers who do not participate in the BCBSIL network of providers. Services, tests, and procedures provided by out-of-network health professionals may not be covered or paid for only in part by the insurance company. Out-of-network bills will always cost more than in-network services.

**Premium:** The amount of money you pay out of each paycheck throughout the year for insurance.

**Pretax Deduction:** Money removed from an employee's wages before withholding taxes. Pretax deductions are used to pay employee premiums of some benefits. Pretax deductions reduce your taxable wages, meaning you will likely owe less federal income tax as well as other taxes.

**Preventive Visits:** Services that are paid for 100 percent by Dot's medical plans, such as flu shots, routine annual physicals, well women exams, mammograms, and colonoscopies.

**Vesting:** The amount of time you have to work at Dot to earn Dot's full 401(k) and profit-sharing contributions. This means the longer you work for Dot, the more of those dollars you can take with you if you ever leave the company.

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## CONTACT INFORMATION

401(k) and Profit-Sharing Plan	Principal	800-986-3343	<a href="http://principal.com">principal.com</a>
Accident/Critical Illness Insurance	Aflac	800-433-3036	<a href="http://aflacgroupinsurance.com">aflacgroupinsurance.com</a>
Dental Insurance	Delta Dental	800-335-8266	<a href="http://deltadental.com">deltadental.com</a>
Disability Insurance	Cigna (New York Life)	800-732-1603	<a href="http://Cigna.com">Cigna.com</a>
Employee Assistance Program (EAP)	BHS	800-327-2251	<a href="http://portal.bhsonline.com">portal.bhsonline.com</a>
Flexible Spending Account (FSA)	HSA Bank	855-731-5220	<a href="http://hsabank.com">hsabank.com</a>
Health Advocacy Solution	BCBSIL	855-608-7623	<a href="http://BCBSIL.com">BCBSIL.com</a>
Health Savings Account (HSA)	HSA Bank	855-731-5220	<a href="http://hsabank.com">hsabank.com</a>
Health Insurance	BlueCross Blue Shield	855-731-5220	<a href="http://BCBSIL.com">BCBSIL.com</a>
Identification Theft Insurance	IdentifyForce	888-6-SONTIQ	<a href="http://Sontiq.com">Sontiq.com</a>
Life Insurance	Cigna	800-732-1603	<a href="http://Cigna.com">Cigna.com</a>
MDLIVE	MDLIVE	888-676-4204	<a href="http://MDLIVE.com/bcbsil">MDLIVE.com/bcbsil</a>
Mail-Order Prescription Coverage	Prime Therapeutics	855-608-7623	<a href="http://BCBSIL.com">BCBSIL.com</a>
Prepaid Legal Services	LegalEASE	800-248-9000	<a href="http://legaleaseplan.com/dotfoods">legaleaseplan.com/dotfoods</a>
Vision Insurance	VSP	800-877-7195	<a href="http://VSP.com">VSP.com</a>



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