



2024 Employee Benefits Overview

Medical, Dental and Vision Insurance

Pacific Nutritional Foods offers medical, dental, and vision insurance. The medical plan includes prescription coverage. Insurance is effective on the first day of the month coincident with, or immediately following, 60 days of employment and is available to all employees regularly scheduled to work at least 30 hours per week.

The rate charts below show the monthly cost of coverage for medical and dental coverage. These rates are effective January 1, 2024, and are subject to change without prior notice. These rates apply to all benefits-eligible employees.

Regence BCBS Medical

Coverage Level	Employee Monthly Cost	PNF Monthly Cost	Total Monthly Cost
<i>Base Plan: \$5,000/\$12,700 deductible</i>			
Employee Only	\$0.00	\$500.80	\$500.80
Employee + Spouse	\$230.40	\$921.60	\$1,152.00
Employee + Child(ren)	\$184.32	\$737.28	\$921.60
Employee + Family	\$438.74	\$1,023.72	\$1,462.45
<i>Mid Plan: \$2500/\$7,500 deductible</i>			
Employee Only	\$6.05	\$598.70	\$604.75
Employee + Spouse	\$278.18	\$1,112.72	\$1,390.90
Employee + Child(ren)	\$222.55	\$890.20	\$1,112.75
Employee + Family	\$529.76	\$1,236.10	\$1,765.85
<i>Buy-Up Plan: \$1,000/\$3,000 deductible</i>			
Employee Only	\$65.97	\$593.69	\$659.65
Employee + Spouse	\$303.43	\$1,213.72	\$1,517.15
Employee + Child(ren)	\$242.75	\$971.00	\$1,213.75
Employee + Family	\$577.85	\$1,348.31	\$1,926.15

MetLife Dental

Coverage Level	Employee Monthly Cost	PNF Monthly Cost	Total Monthly Cost
<i>Low Plan: \$1,000 Benefit Maximum</i>			
Employee Only	\$6.21	\$24.83	\$31.04
Employee + Spouse	\$21.57	\$40.05	\$61.62
Employee + Child(ren)	\$23.12	\$42.93	\$66.05
Employee + Family	\$41.25	\$61.88	\$103.13
<i>High Plan: \$2000 Benefit Maximum</i>			
Employee Only	\$7.33	\$29.30	\$36.63
Employee + Spouse	\$25.48	\$47.33	\$72.81
Employee + Child(ren)	\$28.13	\$52.24	\$80.37
Employee + Family	\$49.86	\$74.79	\$124.65

MetLife Vision

Coverage Level	Employee Monthly Cost	PNF Monthly Cost	Total Monthly Cost
Employee Only	\$0.00	\$5.51	\$5.51
Employee + Spouse	\$1.67	\$9.44	\$11.10
Employee + Child(ren)	\$1.77	\$10.02	\$11.79
Employee + Family	\$3.77	\$15.07	\$18.84

You must enroll for benefits within 30 days of your hire date. If you choose to decline enrollment for yourself or dependents because of other health care coverage or do not submit your enrollment forms in the 30-day initial enrollment period, you may have to wait until the next Open Enrollment period to join the plan(s). If you have a qualifying event or change in family status (involuntary loss of other coverage, marriage, birth, adoption, or placement for adoption, new eligibility for other coverage, etc.) you may be able to enroll yourself and dependents outside of an enrollment period, provided we receive your completed enrollment application within 30 days of the event. Please contact Human Resources as soon as you are aware of a situation that may allow a change to your benefits for specific details.

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

Pacific Nutritional Foods pays the premium for a life insurance benefit of 1 times your annual salary, rounded to the next higher \$1,000. Please refer to the plan document for specific AD&D benefit levels. This benefit is effective on the first day of the month coincident with, or immediately following, 60 days of employment and is available to all employees regularly scheduled to work at least 30 hours per week.

Short Term Disability Insurance

100% employer paid Short Term Disability coverage. This coverage provides up to 65% payment of your pre-disability earnings for qualifying disabilities. This benefit is effective on the first day of the month coincident with, or immediately following, 60 days of employment and is available to all employees regularly scheduled to work at least 30 hours per week.

Long Term Disability Insurance

100% employer paid Long Term Disability coverage. This coverage provides up to 60% payment of your pre-disability earnings for qualifying disabilities. This benefit is effective on the first day of the month coincident with, or immediately following, 60 days of employment and is available to all employees regularly scheduled to work at least 30 hours per week.

Buy-up Option for Long Term Disability Insurance

You may purchase additional long term disability coverage for yourself. This coverage provides up to 65% payment of your pre-disability earnings for qualifying disabilities. This benefit is effective on the first day of the month coincident with, or immediately following, 60 days of employment and is available to all employees regularly scheduled to work at least 30 hours per week.

Voluntary Life, AD&D Insurance

You may purchase additional life and AD&D coverage for you and your eligible dependents. Specific plan and coverage limits are outlined in the plan document. This benefit is available beginning on the first day of the month coincident with, or immediately following, 60 days of employment and is available to all employees regularly scheduled to work at least 30 hours per week.

Voluntary Accident, Critical Illness, and Hospital Indemnity Insurance

You may purchase additional accident, critical illness, and hospital indemnity coverage for you and your eligible dependents. Specific plan and coverage limits are outlined in the plan document. This benefit is available beginning on the first day of the month coincident with, or immediately following, 60 days of employment and is available to all employees regularly scheduled to work at least 30 hours per week.

Paid Leave Oregon

Paid Leave Oregon is a program run by the state of Oregon that allows employees to take paid time off for some of life's most important moments that impact our families, health, and safety. Employers and employees pay contributions to Paid Leave Oregon starting January 2023 through payroll taxes. However, PNF pays for the employee portion as an added employee benefit. Employees can apply for benefits starting in September 2023.

401(k)

You are eligible to participate in the 401(k) plan beginning on the first day of the month coincident with, or immediately following, 60 days of employment. Please refer to the plan document for specific eligibility rules. You may contribute from your eligible earnings on a pre-tax basis up to the maximum amount allowed by law. At the present time, Pacific Nutritional

Foods' employer contribution is \$0.50 per \$1.00 of employee contribution up to 6% of employee earnings, and the match is made each pay period to eligible employees. In order to take full advantage of the employer match, employees should contribute 6% each paycheck. This match is discretionary and is subject to change at any time. The 6-year vesting schedule for employer contributions is outlined in the plan document.

Employee Assistance Program (EAP)

The EAP provides confidential counseling for you and your family on issues including financial planning, legal services, identity theft, life transitions, child and elder care, and emotional and psychological concerns. Pacific Nutritional Foods provides this service at no charge to you. It is completely confidential and available 24 hours a day, 7 days a week. The program includes 5 consultations with licensed counselors, per issue, per calendar year at no cost as well as unlimited access to the self-help web site. Referral to an outside provider may result in charges which will be outlined by the providers prior to service.

Section 125 Flexible Spending Accounts

Our Section 125 Flexible Spending Accounts allow employees to pay for eligible expenses using pre-tax dollars. Funds may be used for dependent care and certain out-of-pocket health care expenses such as doctor office visit copays, prescription copays, and deductibles.

PTO

Pacific Nutritional Foods is dedicated to supporting programs that create balance between our employees' work and personal life. Paid Time Off (PTO) provides employees with an opportunity for rest and relaxation. PTO is used for vacation, sick time, personal business and other similar events. Employees begin accruing PTO from their date of hire based on the schedule outlined in the employee handbook. Fulltime employees who have been at Pacific Nutritional Foods for less than 5 years currently accrue 4.31hours per pay period which is equivalent to 14 days per year.

Sick Time

This benefit is provided to employees who are not eligible for PTO, including those who are regularly scheduled for less than 30 hours per week and temporary employees hired through PNF. This does not apply to employees who are eligible for PTO as the PTO program is substantially equivalent to the Oregon Paid Sick Time law. Sick Time provides job-protected leave for specified family and medical reasons. Sick Time is accrued at the rate of one hour for every 30 hours worked, up to a maximum accrual of 40 hours per year. Accrual begins upon hire. Accrued and unused Sick Time may be carried over into a subsequent calendar year, up to a maximum accrual of eighty (80) hours. However, no more than forty (40) hours of accrued and unused leave may be used in any calendar year. Please refer to the Employee Handbook for more information on this benefit.