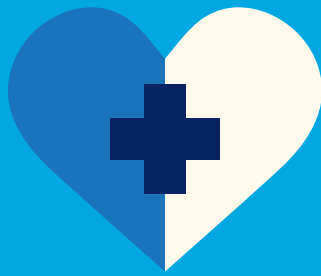




2025
BENEFIT GUIDE

**FULL-TIME NON-UNION
EMPLOYEES**

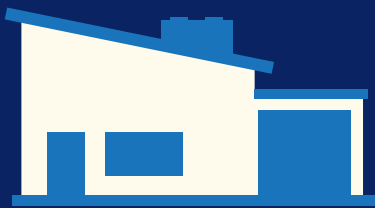




BE WELL



FEEL WELL



LIVE WELL



GROW WELL

At Tillamook, We Remain Guided by the Same Beliefs We Started with in 1909

When you join TCCA, you are joining our close-knit community. And at TCCA, we live our shared value of **Genuine Care**. To inspire greatness inside and out, we invest in our culture and ensure that our employees receive exceptional health benefits, rich retirement programs and great discounts and perks to support you and your family.

Supporting whole well-being is one of the ways Tillamook contributes positively to the lives of our employees and to our culture. At TCCA, our well-being programs seek to address comprehensive dimensions of wellness, offering support and strategies to help each of us adopt and maintain healthy behaviors and live a good life. **Be Well, Feel Well, Live Well and Grow Well**. These four pillars form the framework of our well-being program. And, together these programs support the whole well-being of our employees.

This benefit guide contains a very general description of many of the benefits to which you may be entitled as an employee of TCCA. Each employee is an essential member of the team, and for this, we strive to ensure that we offer the most competitive benefits and are continuously exploring opportunities to improve our offerings to employees. This document summarizes benefits offered to full-time non-union employees during the 2025 plan year which ends 12/31/2025.

Please understand that this general description is not intended to provide you with all the details of these benefits. Therefore, this benefit guide does not change or otherwise interpret the terms of the official plan documents. Your rights can be determined only by referring to the full text of the official plan documents. For more detailed plan information, please refer to the Summary Plan Descriptions which are available through the People & Culture Team and on the Well-Being page of Tillaverse.

HEALTHCARE

Our commitment to providing exceptional benefits while maintaining fiscal responsibility reflects our grounding in our core values of Genuine Care and Good Stewards.

Both of the medical plans we offer are rated at the Gold level among PPO Insurance Plans.

Our health plan rates include a monthly \$120 Spousal/Domestic Partner Surcharge on coverage for spouses and domestic partners who do not choose to enroll in coverage available through their own employer. This surcharge is in addition to the monthly premium the employee pays.

The monthly surcharge will not apply to TCCA employees who elect to cover their spouse/domestic partner on our TCCA plan and sign a legal affidavit confirming that their spouse/domestic partner either:

- Does not have access to employer-provided insurance; or
- Enrolls in their own employer’s insurance as their primary coverage and elects TCCA coverage as their secondary insurance.

Compared to other plans in the industry, our employee only rate is 62% lower and our family rate is 150% lower.*

Please see the chart below for employee pre-tax contributions effective 1/1/2025–12/31/2025.

MEDICAL, PRESCRIPTION, VISION & DENTAL		
Tier	2025	
	Employee Monthly Premium	Full Monthly Premium
Employee Only:	\$100	\$785
Employee + Spouse: w/ \$120 Surcharge:	\$210 \$330	\$1,649
Employee + Child(ren):	\$139	\$1,413
Employee + Family: w/ \$120 Surcharge:	\$254 \$374	\$2,277

Full premiums (shown in green) are the total cost of your coverage. Tillamook pays the difference between the employee contribution and the full premium. The employer rates shown are for Regence Blue Plan/Delta Dental, rounded to the nearest dollar.

*2023 Mercer Benchmarking Data

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Full-time non-union employees and their dependents are eligible on the 1st of the month following their date of full-time hire.

Please note: Employees with spouses also working for Tillamook County Creamery Association may not be enrolled as both an employee and a dependent on the plan.

Premiums for domestic partner coverage

Under federal tax law, the portion of insurance premium that TCCA pays for employee coverage is not taxed as income. Federal law treats benefits for spouses, children, and certain dependents the same way. However, a domestic partner and their children are not considered eligible tax dependents under federal law. As a result, the employee is required to pay income tax and Social Security payroll tax on the portion of the insurance premium that TCCA contributes for domestic partners and their children through the regular payroll process.

EMPLOYEE CONTRIBUTIONS (SECTION 125)

Your share of medical, prescription, vision, and dental premiums will be automatically deducted pre-tax only, unless requested otherwise. Domestic partner premiums are taxable. Special rules apply to premiums for domestic partners.

BLUE PLAN OPTION

Tillamook County Creamery Association's Blue Plan includes medical, vision and prescription drug coverage and is offered through Regence effective January 1, 2025 – December 31, 2025.

TILLAMOOK BLUE PLAN FEATURES	PREFERRED PROVIDERS	OUT OF NETWORK
Lifetime Maximum Benefit	Unlimited	
Calendar Year Deductible	\$400 Individual/\$1,200 Family	
Medical Out of Pocket Maximum (Includes Deductible)	\$3,500 Individual/\$10,500 Family	
Physicians Services		
Preventive Care	\$0 (no deductible)	40%
Office Visits/Specialists Visits	\$25/\$35 (no deductible)	40%
Outpatient Mental Health	\$0 (no deductible)	40%
Virtual Visits including Mental Health	\$0 (no deductible)	40%
MDLIVE - Telehealth and Mental Health	\$0 (no deductible)	
(NEW) Hinge Health - Virtual PT	\$0 (no deductible)	
Lab/X-Ray	0% (no deductible) for the first \$600, 20% thereafter	0% (no deductible) for the first \$600, 40% thereafter
Hospital Services		
Inpatient Admission/Outpatient Surgery	20%	40%
Emergency Services		
Urgent Care	\$50 (no deductible)	\$50 (no deductible)
Emergency Room	\$250 then 20%	
Alternative Care		
Acupuncture (12 Visits Per Calendar Year)	\$25 copay (no deductible)	
Chiropractic (24 Visits Per Calendar Year)	\$25 copay (no deductible)	
Pharmacy Benefits		
Tier 1 (Previously Generic)	\$10 (no deductible)	
Tier 2 (Previously Brand Name)	\$40 (no deductible)	
Tier 3 (Previously Non-Preferred Brand Name)	\$60 (no deductible)	
Tier 4 (Previously Specialty)	\$100 (no deductible)	
Mail Order (90 Day Supply)	\$10 (no deductible) for Tier 1 prescriptions, 2 copays for Tier 2 and Tier 3 prescriptions	
Prescription Out of Pocket Maximum	\$2,500	
Moda Vision Plan Connexus Network: Oregon, Clark and Cowlitz counties in WA. Outside of area: Use any licensed eye care professional with the same benefits in or out of network.		
Exams	No charge up to \$200 (no deductible)	
Hardware	\$450 maximum benefit (per calendar year)	

Unless noted, the medical benefits are subject to the deductible.

HDHP PLAN OPTION

Tillamook County Creamery Association's HDHP Plan includes medical, vision and prescription drug coverage and is offered through Regence effective January 1, 2025 – December 31, 2025.

TILLAMOOK HDHP PLAN FEATURES	PREFERRED PROVIDERS	OUT OF NETWORK
Lifetime Maximum Benefit	Unlimited	
Calendar Year Deductible	\$1,650 Employee Only Coverage* \$3,300 Individual on Family Coverage*/\$3,300 Family Cap*	
Medical Out of Pocket Maximum (Includes Deductible)	\$4,000 Individual/\$8,000 Family	
Health Savings Account Employer Contribution	\$750 Individual/\$1,500 Family Annual Contribution	
Physicians Services		
Preventive Care	\$0 (no deductible)	40%
Office Visits/Specialists Visits	20%	40%
Virtual Visits including Mental Health	\$0 (after deductible)	40%
MDLIVE–Telehealth and Mental Health	\$0 (after deductible)	
(NEW) Hinge Health - Virtual PT	\$0 (after deductible)	
Lab/X-Ray	20%	40%
Hospital Services	20%	40%
Emergency Services		
Urgent Care	20%	40%
Emergency Room	20%	40%
Alternative Care		
Acupuncture (12 Visits Per Calendar Year)	20%	40%
Chiropractic (24 Visits Per Calendar Year)	20%	40%
Pharmacy Benefits*		
Tier 1 (Previously Generic)	20%	
Tier 2 (Previously Brand Name)	20%	
Tier 3 (Previously Non-Preferred Brand Name)	20%	
Tier 4 (Previously Specialty)	20%	
Mail Order (90 Day Supply)	20%	
Prescription Out of Pocket Maximum	Combined with medical out of pocket maximum	
Moda Vision Plan Connexus Network: Oregon, Clark and Cowlitz counties in WA. Outside of area: Use any licensed eye care professional with the same benefits in or out of network.		
Exams (Every 12 Months)	No charge up to \$200 (no deductible)	
Hardware (Every 12 Months)	\$450 maximum benefit	

Unless noted for both the standard and high deductible plans, the medical benefits are subject to the deductible.

*When you and one or more dependents are covered on the HDHP/HSA plan, the individual deductible is replaced by an aggregate family deductible. This means that the family deductible of \$3,300 can be satisfied by one family member or all family members in combination, but benefits are not provided for any family member until the total family deductible has been reached.

MEDICAL

Medical, Vision & Prescription Drug

Tillamook offers a choice of two plans which include medical, vision and prescription drug coverage which are offered through Regence effective January 1, 2025–December 31, 2025. Below is more information that applies to both plan options on the previous two pages.

PROVIDER NETWORK

Regence BlueCross BlueShield provides In-network coverage at Regence Preferred Providers in Oregon and Washington, and nationwide through the BlueCard PPO network. When you login at Regence.com you can search for in-network providers and can determine the category of your provider:

Preferred Provider: You choose to see a preferred provider and save the most in your out-of-pocket expenses.

Out of Network: You choose to see a provider that does not have a contract with Regence and your out-of-pocket expenses will generally be higher than at a Regence Preferred Provider. Also, choosing this category means you may be billed for balances beyond any deductible, copayment and/or coinsurance

VISION BENEFITS—MODA

Vision benefits include one exam per calendar year up to \$200 for vision correction. Hardware benefits including eyeglasses or contact lenses are limited to a \$450 benefit per calendar year covered by Moda. Hardware in excess of \$450 is the responsibility of the member. Most vision providers can bill Moda directly and only need your Moda ID Card at the time of service. If your vision provider does not bill insurance, you have the option to submit a claim to Moda yourself for reimbursement.

PHARMACY BENEFITS

Your pharmacy benefits utilize medications on the Regence Formulary. The formulary is a list of medications that are approved by an independent committee of doctors and pharmacists. Each medication falls into a category, called Tiers. Tier 1 and Tier 2 medications are lower copays and Tier 3 medications are the highest copay. Specialty medications are a separate classification, and fall into Tier 4. Certain medications require prior-authorization by Regence, or require you try a less costly medication first. Specialty medications treat serious health conditions such as multiple sclerosis and rheumatoid arthritis. They are complex and expensive and may require intensive monitoring including prior-authorization, and requirements to try less costly medications first. You can search the formulary list at <https://regence.com/go/2025/OR/4tier>.

Additional Programs Included with Regence Plans

MDLive Telehealth

Provides virtual access to a medical doctor for primary care by phone, video or app, 24 hours a day for FREE for employees and covered dependents in the Tillamook Blue Plan! Participants enrolled in the HDHP plan pay 0% after the deductible has been met. MDLive doctors are able to prescribe medication and call it in to a pharmacy near you!

MEDICAL

MDLive Doctors can treat over 50 routine medical conditions including, but not limited to: allergies, cold, flu, constipation, cough, diarrhea, ear problems, bug bites, pink eye, rash, respiratory problems, and sore throats.

BEHAVIORAL

Feeling tense, anxious, or worried? There are steps you can take to manage your stress level and find the best ways to cope. With MDLive you can visit a counselor or psychiatrist by phone, secure video, or with the MDLive app. You have the option to choose the counselor you wish to speak to when you schedule your visit!

DERMATOLOGY

The dermatology service, powered by DermatologistOnCall, is for non-emergency issues affecting the skin, hair, or nails. The dermatology service is fast, efficient, and provides an expedited diagnosis and treatment plan within 72 hours (most calls are returned within 24 hours). Common conditions treated include: hair loss, acne, dandruff, rash, psoriasis, rosacea, eczema, warts, and skin lesions/moles.

Download the MDLive mobile app to register or create an account at mdlive.com.

Hinge Health

VIRTUAL PHYSICAL THERAPY

Hinge Health offers the convenience of in-home physical therapy and no member copay on the Blue plan, and 0% after the deductible has been met on the HDHP. From prevention to post-surgery rehab, for every body — and body part.

Hinge Health combines expert clinical care and advanced technology to go beyond traditional physical therapy. You'll work with licensed doctors of physical therapy, health coaches, physicians and orthopedic surgeons on your journey to pain-free mobility. The program uses computer vision technology powered by AI and includes motion sensors to deliver more effective and engaging

exercise therapy. By using the provided wearable devices, members receive real-time exercise therapy guidance for greater engagement and better outcomes. Data from each exercise session is used to regularly monitor and adjust care plans to meet the member's needs.

Available to all Regence members. Visit [HingeHealth.com](https://www.hingehealth.com) and download the mobile app to get started!

Omada

Omada is a digital care program that empowers people to achieve their health goals. Participants get the support and tools they need, including a health coach, connected devices, interactive lessons and more.

OMADA FOR PREVENTION

(Pre-diabetes and Weight Loss) Supports members in achieving and maintaining a healthy weight through science-backed guidance, personalized care paths, connected scales, educational content, and access to health coaches and support groups.

OMADA FOR DIABETES

Empowers members to manage diabetes with proactive support from Certified Diabetes Care Specialists, Health Coaches, peer groups, and virtual physician visits. Connected devices including continuous glucose monitors and blood glucose meters are included.

OMADA FOR HYPERTENSION

Supports members with hypertension in building healthy habits to reduce heart disease risk through health coaches, Hypertension Specialists, virtual physician visits, and support groups. A connected digital scale & blood pressure monitor are included.

Boulder Care

Boulder Care offers telehealth addiction treatment grounded in kindness, respect, and unconditional support. Coverage is provided through the Regence network.

VIRTUAL TREATMENT

No more waiting rooms or long trips to a clinic. Boulder's telehealth program is delivered entirely virtually, through video visits and messaging in an app on your phone.

COMPASSIONATE CARE

At Boulder, you and your care team will make all the important decisions together. They offer help with everything from medical needs and prescriptions to finding housing and resolving insurance issues.

PROVEN RESULTS

The right combination of medication, peer coaching, care coordination, and other recovery tools helps people achieve happier, healthier lives.

CUSTOMIZED TO YOU

Recovery looks different for each individual. What matters to you is what matters to Boulder Care. There are no penalties for missed visits, returning to use, or using other substances—they're there to support you and help you work towards your goals.

GET STARTED

You can find more information or chat with a member of the Boulder team at www.boulder.care/regence or call at (866) 347-9635. If you're ready to get started, you can enroll and schedule your first visit at www.boulder.care/enroll.

REGENCE ENROLLMENT NOT REQUIRED:

Quit for Life

When you quit tobacco, you're putting your health first. Quit For Life® has helped 5.9 million members quit — for good. Quit For Life is available at \$0 out-of-pocket and is a 6-8 week program including 1 on 1 coaching support, group support and Nicotine Replacement Therapy (NRT) products to help you manage cravings and double your chances of quitting for good.

Carrot

Tillamook provides all full-time non-union employees with a combined \$10,000 annual benefit, up to \$20,000 life-time for inclusive fertility, hormonal health, and family-forming benefits (taxes may apply) with Carrot.

FAMILY PLANNING

Please see page 8 for details on the family planning benefits provided by Carrot.

MENOPAUSE COVERAGE

Covers many expenses that are not covered by health insurance including:

- Hormonal & non-hormonal treatments
- Supplements to aid with hot flashes
- Nutritional counseling by a registered dietitian
- Advanced temperature regulation equipment such as wearable devices

LOW TESTOSTERONE COVERAGE

Covers many expenses that are not covered by health insurance including:

- Hormonal treatment of low T symptoms
- Non-hormonal treatment of low T symptoms related to fertility
- Nutritional counseling by a registered dietitian

Sign up at get-carrot.com/signup. Learn more about the funds available to you, by creating an account at support@get-carrot.com.

FAMILY PLANNING BENEFITS

Family Forming Support with Carrot

Tillamook provides all full-time non-union employees with a combined \$10,000 annual benefit, up to \$20,000 lifetime for inclusive fertility, hormonal health, and family forming benefits (taxes may apply) with Carrot.

Carrot is not health insurance, it's a benefit that provides resources to make family forming more accessible to everyone. Through Carrot, a dedicated Care Team will help guide your journey and provide peace of mind every step of the way.

YOUR CARROT BENEFIT INCLUDES

- Access to a personalized Carrot Plan to guide you through every step of your family-forming journey.
- One-on-one consultations with navigation experts for guidance and support, including helping plan your journey, connecting you to experts, sharing information on providers in your area, and scheduling appointments.
- Unlimited, free virtual visits with Carrot's team of family-forming experts, including reproductive endocrinologists, urologists, adoption experts, doulas, midwives, mental health professionals, and more.
- Access to expert-produced educational resources.
- At-home support through Carrot's telehealth platform and partners, including discounted access to the Ava bracelet, a clinically backed ovulation tracking tool that helps people get pregnant faster, and Legacy, a digital fertility clinic.
- Carrot Rx®, a premium pharmacy experience that offers significant savings on fertility medications, easy ordering, and virtual clinician support anytime, day or night.
- Exclusive discounts and expedited appointments at top clinics and agencies.
- Fast, worry-free reimbursements—pay out-of-pocket at time of service, then upload a photo of your itemized bill to Carrot to get reimbursed.

We want to support everyone on the path to parenthood and through pregnancy. Sign up today to access your employer-sponsored funds and explore all the resources your Carrot membership has to offer.

Sign up at get-carrot.com/signup. Learn more about the funds available to you, by creating an account at support@get-carrot.com.

REGENCE PREGNANCY PROGRAM

We want you to have the healthiest pregnancy possible. That's why we offer the Regence Pregnancy Program.

- Access to a personalized Carrot Plan to guide you through every step of your family-forming journey
- Regular updates about what to expect during your pregnancy and at your prenatal appointments
- Expert information about nutrition, breastfeeding and common pregnancy concerns
- Tips for enjoying those first few weeks home with baby
- Access to a nurse by telephone 24/7
- Regular contact from an assigned program nurse (if high-risk)

Sign up at the beginning of your pregnancy to get the most out of the Regence Pregnancy Program.

Visit your Regence dashboard or download the Regence Pregnancy Program App on your mobile device to get started.

Paid Parental Leave

TCCA genuinely cares for our employees and their family members, and we understand welcoming a new child is one of life's most precious moments.

TCCA provides up to six weeks of Paid Parental Leave to all FT employees following the birth of their child or the placement of a child with an employee in connection with adoption or foster care. This policy will run concurrently with Oregon Family Leave Act (OFLA), Family Medical Leave Act (FMLA) and other state leave programs as applicable.

In order to be eligible for this benefit, you must be a full time employee and must be employed by TCCA for at least 6 months prior. In addition, employees must be either the birth mother, or a spouse or committed partner of the birthmother; or have adopted a child or have been placed with a foster child (in either case, the child must be age 17 or younger).

Many more details about this benefit can be found in the Paid Parental Leave Policy, which can be found on MyTillamook.

To apply for Paid Parental leave please contact the Leave of Absence Team at (503) 815-6761.

Care@Work

All full-time employees have free access to care.com to find caregivers for your whole family and pets! [Care.com](https://care.com) uses CareCheck to help maintain a safe community. All caregivers are required to complete an enhanced screening annually. To activate your account, visit Tillamook.Care.com. If you have questions about this benefit please contact [Care.com](https://care.com) or careteam@care.com.

DENTAL

DELTA DENTAL PLAN FEATURES – OPTION 1	IN-NETWORK	OUT-OF-NETWORK
Calendar Year Maximum Benefit	\$3,000	
Deductible (Waived for Preventive)	\$25 individual, \$75 family	
Preventive (Exams, Cleanings, X-Rays)*	0%	
Basic (Fillings, Root Canals, Periodontal, Oral Surgery)	10%	10%
Majors (Gold and Porcelain Fillings/Crowns, Bridgework/Dentures)	40%	40%
Orthodontia (Children Under 24 and Adults)	50% to \$1,500 lifetime max	

Delta Dental IS A NATIONWIDE NETWORK. *Individual Oral Exam Visit Maximum: 4 per calendar year. Individual Dental Preventive Cleanings: 2 per calendar year. Individual X-rays Unit Maximum: 2 per calendar year. Preventive Services will not reduce the annual maximum benefit.

WILLAMETTE DENTAL GROUP PLAN FEATURES – OPTION 2			
All Services Must be Provided by Willamette Dental Group Provider - located in Oregon, Washington & Idaho			
Annual Maximum / Deductible		No annual maximum / No deductible	
General Office Visit		You Pay \$15 per visit	
Diagnostic and Preventive Services			
Routine and Emergency Exams; X-Rays; Teeth Cleaning; Fluoride Treatment; Sealants (Per Tooth); Head and Neck Cancer Screening; Oral Hygiene Instruction; Periodontal Cleaning; Periodontal Eval.		Covered with office visit copay	
Restorative Dentistry		Oral Surgery	
Fillings (Amalgam)	Covered with office copay	Routine Extraction (Single Tooth)	Covered with office copay
Fillings (Composite/Tooth Colored)	Covered with office copay		Surgical Extraction
Porcelain/Metal Crown	You pay a \$175 copay		
Prosthodontics		Orthodontia Treatment	
Complete Upper and Lower Denture	You pay a \$300 copay	Pre-orthodontia Treatment	You pay a \$150 copay*
Bridge (Per Tooth)	You pay a \$175 copay	Comprehensive Orthodontia Treatment (Traditional)	You pay a \$1,500 copay
Dental Implant	Discount of \$1500, per tooth, per member, per year	Invisalign® Option	You pay a \$1,500 copay plus an upcharge
Endodontics and Periodontics			
Root Canal Therapy (Anterior/Bicuspid/Molar)		You pay a \$100/\$125/\$150 copay	
Osseous surgery (Per Quadrant)		You pay a \$250 copay	
Root Planing (Per Quadrant)		You pay a \$75 copay	
Miscellaneous			
Local Anesthesia; Dental Lab Fees		Covered with the office copay	
Nitrous Oxide		You pay a \$40 copay	
Implants		\$1,500 annual benefit, per member	
Specialty Office Visit		You pay a \$30 copay per visit	
Out of Area Emergency Care Reimbursement		You pay charges in excess of \$100	

*Copayment credited towards the comprehensive orthodontic service copayment if the patient accepts treatment plan. **Underwritten by Willamette Dental Insurance, Inc.** This plan provides extensive coverage of services and supplies to prevent, diagnose, and treat diseases or conditions of the teeth and supporting tissues. Presented are just some of the most common procedures covered in your plan.

FSA (NU/U)

2025 Health FSA and Dependent Care Account

HealthEquity administers our Section 125 Flex Plan. By participating in the Flex Plan, you can pay for health and dependent care expenses with pre-tax dollars. FSA plan contributions can include:

- Health Care Account: \$3,300 max
- Dependent Care Account: \$5,000 max

Important: Re-enrollment is not automatic! To participate in this program each year, enrollment needs to be completed annually. Enrollment will be done during the online Open Enrollment session.

By anticipating your family's health care and dependent care costs for the next plan year, you can actually lower your taxable income.

It is important that you carefully and conservatively determine how much to annually contribute to your FSA, because:

- You must incur expenses during the plan year. Expenses incurred outside the plan year will not be reimbursed.
- The IRS does not recognize domestic partners or their children as tax dependents and therefore aren't eligible to use pre-tax dollars for FSA medical or dependent care accounts.
- The plan year begins January 1 and ends on December 31 of each year. However, TCCA's FSA plan includes a 2 ½ month grace period (ending March 15) to incur expenses. All eligible claims must be submitted to HealthEquity by June 15, 2026 for reimbursement.
- You cannot be reimbursed for funds remaining at the end of the plan year grace period. "Use it or lose it."
- You cannot change your annual contribution amount during the plan year except for certain changes in your family status.
- Employees who are enrolled in the HSA are not eligible to participate in the Flexible Spending Plan.

HOW DO FSA'S WORK?

If you decide to enroll in the Health Care FSA or Dependent Care FSA, your contributions are taken out of each paycheck—before taxes—in equal installments throughout the plan year. These dollars are placed into your FSA into separate accounts (Health Care/Dependent Care). The Health Care FSA reimburses you for the full amount of your annual election (less any reimbursement already received), at any time during the plan year, regardless of the amount in your account. The Dependent Care FSA only reimburses

you for the amount that is in your account at the time you make a claim. You may submit requests for reimbursement at any time during the year, and have until 90 days after the end of the plan year to make requests.

HEALTH CARE FSA

This account enables you to use pre-tax dollars to pay for certain IRS-approved unreimbursed health-related expenses. An example of these health-related expenses are deductibles, copays, and coinsurance.

Please note: The Patient Protection and Affordable Care Act limits your salary reduction contribution to Health Care FSAs each year.

FSA DEBIT CARD

Participants are eligible for a flexible spending debit card. The debit card can be used to pay for out-of-pocket costs for eligible medical, dental, and vision expenses for you and your qualifying dependents. Although using the debit card can limit the number of receipts that you may need to submit to HealthEquity, HealthEquity may still require submission of receipts on certain claims. It is always good to keep your receipts in a safe place.

DEPENDENT CARE REIMBURSEMENT ACCOUNT (DCRA) W/ TCCA SUBSIDY

This account enables you to use pre-tax dollars toward qualified dependent care. The annual maximum amount you may contribute to the DCRA per plan year is \$5,000 or \$2,500 if married but filing taxes separately. **TCCA will contribute \$2,500 to your DCRA** pro-rated for mid-year enrollees). Annual minimum employee contribution is \$1,000.

ELIGIBLE EXPENSES

If you elect to contribute to the DCRA, you may be reimbursed for:

- The cost of child or adult dependent care
- The cost of an individual to provide care either in or out of your house
- Nursery schools and preschools (excluding kindergarten)

For these services to be eligible, they must be for the care of a tax-dependent child under the age of 13 who lives with you; or a tax-dependent parent, spouse or child who lives with you and is incapable of caring for themselves. The care must be needed so that you and your spouse can go to work or attend school full-time. Care must be given during normal working hours—Saturday night babysitting does not qualify—and care cannot be provided by another of your dependents.

HealthEquity®

HSA

Health Savings Account

If you participate in the HDHP medical plan, you can set aside money in an HSA on a pre-tax basis to pay for eligible medical, dental and vision expenses. An HSA is similar to a flexible spending account in that you are eligible to pay for health care expenses with pre-tax dollars, however, there are several other advantages with an HSA:

- Unused money in an HSA account is not forfeited at the end of the year and is carried forward.
- Your HSA account is yours to keep and take with you if you leave the company, including employer contributions!
- Once your account has reached a certain balance, it can be invested in mutual funds similar to a 401(k) plan.
- If you have money remaining in the account after you retire, you may withdraw the money as cash.

ELIGIBILITY RULES

Employees who elect the HDHP medical plan will be set up with an HSA account through HealthEquity. To be eligible to open and contribute to an HSA you must be:

- Enrolled in the Regence HDHP plan option.
- Not covered by any other health plan or insurance (unless it is another HDHP plan).
- Not enrolled in Medicare.
- Not claimed as a dependent on another individual's tax return.
- Not enrolled in another type of pre-tax healthcare

benefit accounts, such as a Healthcare Flexible Spending Account (FSA) or a Health Reimbursement Arrangement (HRA). This includes being enrolled in your spouse's Healthcare FSA or HRA. Participation in a Limited Purpose FSA is allowed.

- Have not received Veterans Administration (VA) benefits within the past three months.
- Not receiving Social Security Income.

EMPLOYER CONTRIBUTIONS

Tillamook will automatically make monthly contributions to your account based on your medical plan enrollment as follows:

- Employee Only: \$62.50 per month (\$750 annual)
- Employee/Spouse: \$125.00 per month (\$1,500 annual)
- Employee/Child(ren): \$125.00 per month (\$1,500 annual)
- Employee/Family: \$125.00 per month (\$1,500 annual)

In addition to the monthly contribution from Tillamook, you may also make pre-tax payroll contributions to your account up to IRS maximums.

The total calendar year contributions for 2025 cannot exceed \$4,300 if enrolled in the HDHP as Employee Only or \$8,550 if enrolled as Employee with one or more dependents including any HSA contributions from Tillamook, as those count towards your annual max. If you are age 55 and older, there is a \$1,000 catch-up contribution per year available.

Limited Purpose FSA

This account enables you to use pre-tax dollars to pay for certain IRS-approved Dental and Vision related expenses. The LPFSA can be elected by HDHP plan members or those who have an HSA through a spouse.

Medical expenses are excluded from the LPFSA.

Note that while you can cover your domestic partner on your medical benefits, the IRS does not recognize domestic partners or the children of domestic partners as tax dependents.

Domestic Partners & FSA/HSA Accounts

Note that while you can cover your domestic partner on your medical benefits, the IRS does not recognize domestic partners or the children of domestic partners as tax dependents.

FSA: Domestic partners and their children aren't eligible for pre-tax dollars for FSA medical or dependent care accounts.

HSA: Domestic partners can be covered on the HDHP Plan, however they would not be eligible to use HSA funds. The domestic partner could establish their own HSA at a bank of their choosing.

LIFE INSURANCE BENEFITS

Non-Union

UNUM LIFE/DISABILITY

TCCA provides employer-funded Basic Life and Accidental Death and Dismemberment (AD&D) insurance to all non union benefit-eligible employees in the amount of 1.5 times your annual base earnings up to \$300,000, unless specified otherwise, through UNUM. This plan pays your beneficiary a specified benefit in the event of your death. Beneficiary designation changes can be made at any time during the year by accessing Life Events on MyTillamook.

SHORT TERM DISABILITY (STD)

TCCA provides STD coverage through UNUM. Coverage provides a benefit of 66 2/3% of your base weekly income. There is a 7-day waiting period for an illness before benefits begin and no waiting period for an accident. Benefits are payable for a maximum of 25 weeks for illness and 26 weeks for an accident. Within the first 12 months of coverage, pre-existing conditions exclusions could apply. Coordination of benefit rules apply when on a state or company paid leave.

LONG TERM DISABILITY (LTD)

TCCA provides LTD coverage through UNUM. Coverage provides 50% of your base monthly income up to \$10,000. There is a 180-day elimination or waiting period before benefits begin, and benefits are payable up to age 65. Benefit-eligible employees only pay the tax on the monthly premium cost of this benefit. Within the first 12 months of coverage, pre-existing conditions exclusions could apply.



GENUINE CARE

For each other, serving each other with empathy and honesty, helping to keep each other safe and happy in our work and lives, and having fun together along the way.

LIFE INSURANCE BENEFITS

Voluntary Life & AD&D Insurance

These plans offer benefit-eligible employees the opportunity to purchase additional coverage in increments of \$10,000 up to \$500,000 on yourself, increments of \$5,000 up to \$500,000 on your spouse or domestic partner, increments of \$2,000 up to \$20,000 on your dependent children. Please note that your dependents may not have more coverage than you. If a qualifying event does not exist, you will be required to complete an evidence of insurability questionnaire with UNUM. **During your initial eligibility period, you can enroll in voluntary life coverage up to \$180,000 for yourself, \$30,000 for your spouse/domestic partner, and \$20,000 for your children with no medical questions asked.**

EMPLOYEE MONTHLY RATE		SPOUSE/DP MONTHLY RATE	
Age	Cost per \$10,000 of Coverage	Cost per \$5,000 of Coverage	
15-24	\$0.60	\$0.30	
25-29	\$0.60	\$0.30	
30-34	\$0.80	\$0.40	
35-39	\$1.00	\$0.50	
40-44	\$1.50	\$0.75	
45-49	\$2.30	\$1.15	
50-54	\$3.80	\$1.90	
55-59	\$6.70	\$3.35	
60-64	\$7.70	\$3.85	
65-69	\$16.90	\$8.45	
70+	\$20.60	\$10.30	

Calculate Your Costs

1. Enter the coverage amount you want.
2. Divide by the coverage amount.
3. Multiply by the rate determined by age.
4. Enter your cost.

	ELECTION AMOUNT	÷ COST PER \$ OF COVERAGE	RATE BY AGE	YOUR COST
Employee	\$ _____,000	÷ \$10,000 = \$ _____	x \$	= \$ _____
Spouse/Domestic Partner	\$ _____,000	÷ \$5,000 = \$ _____	x \$	= \$ _____

Voluntary Accidental Death and Dismemberment (AD&D) Insurance

This benefit covers the accidental death or dismemberment of the insured individual. Employees, spouses, or domestic partners, and children under the age of 26 are eligible to be enrolled. Please note your dependents may not have more coverage than you. There is no evidence of insurability requirement.

AD&D MONTHLY RATES		
Who's Covered	Coverage Amount	Rate
Employee	per \$10,000	\$0.45
Spouse/DP	per \$5,000	\$0.27
Child	per \$2,000	\$0.11

VOLUNTARY BENEFITS

What's Unique About UNUM Voluntary Benefits?

- Benefit payments made directly to YOU, the employee!
- Premium conveniently payroll-deducted on a post-tax basis for a tax-free benefit.
- All plans are portable—if you leave the company, you can keep these benefits!
- Family coverage is available in all plans listed below.
- You can enroll during open enrollment or when you experience a qualified life event during the year, but you may cancel these plans at any time.

Accident Coverage

Accident coverage provides protection for employees and their families. It can help to lessen the financial impact of out-of-pocket medical costs related to a covered accident that occurs on or off the job. The plan pays a lump-sum benefit based on the type of injury sustained and the treatment needed.

Pays benefits for 50+ covered injuries and treatments, including: ER visits, broken bones, burns, knee ligaments, follow up visits, dislocations, and emergency dental.

MONTHLY PREMIUM	
Employee	\$9.44
Employee + Spouse/DP	\$16.55
Employee + Child	\$23.53
Family (EE, SP, DP, CH)	\$30.64

Hospital Indemnity

Pays based on hospital admission and length of stay and is HSA compatible. The benefit covers hospital stays due to accidents, sicknesses, or childbirth and the money is payable directly to the employee to use however they choose. There is a lump-sum benefit for hospital admissions as well as daily confinement. Spouse and child coverage available.

BENEFIT COVERAGES

- Hospital admission—\$1,500 per insured, paid once a year
- Daily Hospital Confinement—\$100 per day to a maximum of 60 days per year
- Hospital Intensive Care Unit Confinement—\$200 per day to a maximum of 15 days per calendar year

PLAN FEATURES

- Family coverage option available
- Guaranteed issue coverage—no medical questions!
- 12/12 pre-existing condition limitation
- 9 month maternity limitation
- Portability included
- Premiums never increase

\$50 WELLNESS BENEFIT: HOW IT WORKS

It's a yearly benefit, \$50 payable directly to the employee for one covered health screening per year, per covered individual. Common covered tests include blood test for triglycerides, serum cholesterol tests, fasting blood glucose tests, mammograms, colonoscopies, pap smears.

MONTHLY PREMIUM	
Employee	\$14.66
Employee + Spouse/DP	\$32.51
Employee + Child	\$21.60
Family (EE, SP, DP, CH)	\$39.45



UNCOMPROMISING QUALITY

We pledge to produce the highest quality products and to never compromise standards.

Critical Illness

Pays a lump sum based on a critical diagnosis.

BENEFIT HIGHLIGHTS

- Can pay a set amount when a person is diagnosed with a covered serious condition, such as heart attack, stroke, organ failure, and more
- Money is payable directly to employees to use however they choose
- Child coverage included with employee coverage, spouse coverage available
- Benefit payable for each condition

PLAN FEATURES

- Portability included
- Re-occurrence benefit—100%
- No benefit reduction
- 12/12 pre-existing condition limitation

\$75 WELLNESS BENEFIT

A yearly benefit of \$75 payable directly to the employee for one covered health screening per year, per covered individual. Visit the Well-being page for full details of this plan, including monthly rates.

COVERED CONDITIONS

- Coronary Artery Disease Major (50%)
- End-stage Renal Failure (100%)
- Heart Attack (100%)
- Major Organ Failure Requiring Transplant (100%)
- Stroke (100%)
- Invasive Cancer (including Breast Cancer) (100%)
- Non-Invasive Cancer (25%)
- Skin Cancer (\$500)
- Benign Brain Tumor
- Loss of Hearing, Sight or Speech
- Infectious Disease (25%)
- Amyotrophic Lateral Sclerosis (ALS)
- Dementia (including Alzheimer's)
- Multiple Sclerosis
- Parkinson's Disease

CHILDREN COVERED CONDITIONS

- Cerebral Palsy (100%)
- Cleft Lip or Palate (100%)
- Cystic Fibrosis (100%)
- Down Syndrome (100%)



Claim forms for these benefits can be found on the Well-Being page.

Claims can also be filed over the phone.
(800) 635-5597

MONTHLY CRITICAL ILLNESS ATTAINED AGE (Employee/Employee + Child Rates)			
Age	\$10,000	\$20,000	\$30,000
<25	\$4.31	\$5.51	\$6.71
25-29	\$4.91	\$6.71	\$8.51
30-34	\$5.91	\$8.71	\$11.51
35-39	\$7.31	\$11.51	\$15.71
40-44	\$9.51	\$15.91	\$22.31
45-49	\$13.01	\$22.91	\$32.81
50-54	\$18.31	\$33.51	\$48.71
55-59	\$25.11	\$47.11	\$69.11
60-64	\$35.71	\$68.31	\$100.91
65-69	\$51.51	\$99.91	\$148.31
70-74	\$76.51	\$149.91	\$223.31
75-79	\$106.81	\$210.51	\$314.21
80-84	\$147.91	\$292.71	\$437.51
85+	\$233.21	\$463.31	\$693.41

MONTHLY CRITICAL ILLNESS ATTAINED AGE (Spouse/DP Rates, 50% of EE Amount)			
Age	\$5,000	\$10,000	\$15,000
<25	\$3.71	\$4.31	\$4.91
25-29	\$4.01	\$4.91	\$5.81
30-34	\$4.51	\$5.91	\$7.31
35-39	\$5.21	\$7.31	\$9.41
40-44	\$6.31	\$9.51	\$12.71
45-49	\$8.06	\$13.01	\$17.96
50-54	\$10.71	\$18.31	\$25.91
55-59	\$14.11	\$25.11	\$36.11
60-64	\$19.41	\$35.71	\$52.01
65-69	\$27.31	\$51.51	\$75.71
70-74	\$39.81	\$76.51	\$113.21
75-79	\$54.96	\$106.81	\$158.66
80-84	\$75.51	\$147.91	\$220.31
85+	\$118.16	\$233.21	\$348.23

VOLUNTARY BENEFITS

Enrollment in these plans is always open, and changes to your coverage can be made at any time.

Legal Shield

Provides legal advice and consultations. Dedicated Law Firm Direct access, no call center.

- Legal Advice/Consultation on unlimited personal issues
- Letters/Calls made on your behalf
- Contracts/Documents Reviewed up to 15 pages each
- Residential Loan Document Assistance for the purchase of your primary residence
- Will Preparation—Living Will, Health Care Power of Attorney, Financial Power of Attorney
- Speeding Ticket Assistance - Upload your speeding ticket from the mobile app directly to law firm
- IRS Audit Assistance (begins with the tax return due April 15th of the year you enroll)
- Trial Defense (if named defendant/respondent in a covered civil action suit)
- Uncontested Divorce, Separation, Adoption and/or Name Change Representation (available 90 days after enrollment)
- 25% Preferred Member Discount (bankruptcy, criminal charges, DUI, personal injury, etc.)
- 24/7 Emergency Access for covered situations

Identity Shield

Provides credit monitoring and identity theft restoration.

- 1 Bureau Credit Monitoring from TransUnion with activity alerts
- High Risk Application and Transaction Monitoring detects fraud up to 90 days earlier than traditional credit monitoring services. Your accounts, reorders, loans and more are carefully watched
- Social Media Monitoring for privacy and reputational risks
- Credit Inquiry Alerts when your Personally Identifiable Information (PII) is used to apply for bank/credit cards, utilities or rentals, and many other types of loans



- Consultation on any cyber security question
- \$1 Million Protection Policy coverage for lost wages, legal defense fees, stolen funds and more
- Unlimited Service Guarantee ensures that Identity Shield won't give up until your identity is restored!
- Identity Restoration performed by Licensed Private Investigators to restore your identity to its pretheft status
- 24/7 Emergency Access in the event of an identity theft emergency

PLAN	INDIVIDUAL	EMPLOYEE + FAMILY (Bi-Weekly)
LegalShield	\$11.05	\$11.05
IDShield	\$4.13	\$8.75
Combined	\$15.18	\$17.95

LEGAL SHIELD MEMBER PERKS

Members of LegalShield plans are able to take advantage of many perks throughout the year at various retailers! Costco, Samsung, Target, Sprint, HP, Holiday Inn, Great Wolf Lodge, and Budget car rentals are just a few of them! Be sure to sign up for their email list as new offers may be available through the year.

VOLUNTARY BENEFITS

Nationwide Pet Insurance

Nationwide Pet Insurance helps you cover veterinary expenses so you can provide your pets with the best care possible without worrying about the cost. Simply pay for coverage through a convenient after-tax payroll deduction.

MY PET PROTECTION COVERAGE HIGHLIGHTS:

We offer a choice of reimbursement options so you can find coverage that fits your budget. All plans have a \$250 annual deductible and \$7,500 maximum annual benefit.

Coverage includes*:

- Accidents
- Illnesses
- Hereditary and congenital conditions
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets and supplements
- And more...

Plus, every My Pet Protection policy includes these additional benefits to maximize your value:

- Lost pet advertising and reward expense
- Emergency boarding
- Loss due to theft
- Mortality benefit

VET HELPLINE

- 24/7 access to veterinary experts (\$110 value)
- Available via phone, chat and email
- Unlimited help for everything from general pet questions to identifying urgent care needs

PET RX EXPRESS

- Save time and money by filling pet prescriptions at participating in-store retail pharmacies across the U.S.
- Rx claims submitted directly to Nationwide
- More than 4,700 pharmacy locations

ADDITIONAL HIGHLIGHTS

- We cover exotic pets including rabbits, birds & reptiles
- Exclusive product for employer groups only
- Preferred pricing for employees
- Multiple-pet discounts
- Guaranteed issuance

Get a quote at <https://unum.petinsurance.com/pet/tcca> or call (844) 208-1105

*Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, vethelpline, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2022 Nationwide. 22GRP8677

RETIREMENT BENEFITS

TCCA and The Standard have established 401(k) plans for eligible employees to help provide for their financial security at retirement. This plan allows you to save for retirement through payroll deductions. A wide range of investments are offered as well as offering Traditional and Roth contributions. The IRS sets the annual individual contribution limits. The individual limit must be applied across all 401(k) plans. **If you contribute to more than one 401(k) plan in a year, notify benefits@tillamook.com to ensure you don't exceed your annual IRS individual limit.**

Traditional 401(k) contributions are made on a pre-tax basis, thus reducing your current taxable income. Your contributions and earnings grow on a tax-deferred basis and will be taxable upon distribution.

Roth 401(k) contributions allow you to contribute to your retirement account on an after-tax basis. Earnings on Roth contributions will be tax-free upon withdrawal if certain conditions are satisfied.

Important! Assigning a beneficiary to your retirement plan: Log into your account at standard.com to assign or make changes to your beneficiary designation. Please note that all plan changes must be done online. If you aren't participating, enroll today at standard.com!

Retirement Benefits for Non-Union Employees

Full-time non-union employees ages 18 and over will be auto enrolled in the plan the first of the month following two months of service and will receive an employer **Safe Harbor match of 100% of the first 6%** that they contribute from their paycheck. Employee deferrals and Safe Harbor matching funds vest immediately.

This benefit is enhanced by the Plan's **true-up feature** that ensures you get the maximum matching funds.

Additionally, based on the annual financial performance of the company, eligible employees will receive a lump sum Profit Sharing contribution the following year. **Profit Sharing** contributions will be based on the financial performance of the company for the previous year, with a target of 6.5% and with a 5 year graded vesting schedule. Please refer to the Guide to Enrolling In Your Retirement Plan which is available on the Well-Being page.



GET THE MOST OUT OF YOUR 401(K) WHEN YOU CONTRIBUTE AT LEAST 6%

6% Employer Match

+

6.5% Profit Share

=

12.5% Contribution by TCCA!

401(k) Advisors

HUMAN INVESTING

Tillamook partners with Human Investing to service you and to help make sure your 401(k) is personally tailored to fit your retirement goals. Not sure how your retirement fund works or how much you should be saving to be comfortable during retirement? These are the things Human Investing can help you with! As well as so much more! Feel free to contact a member of their team today!

Human Investing is available Monday through Friday, 8 AM–5 PM.

Call: 503-905-3100

Email: 401k@humaninvesting.com

PLAY TO WIN

Adopting a challenger mindset, innovating, never backing down, and confidently pursuing growth without compromising our values or bold mission.

EDUCATION BENEFITS

We **Genuinely Care** about the learning and development of our employees at TCCA—the People & Culture team offers a range of opportunities for you to take the driver seat for your learning and development goals. We foster a culture that creates an enriching and fulfilling work experience and that begins by supporting our employees development and growth. Permission-less education and learning programs as well as tuition reimbursement support growth and career opportunities.

LinkedIn Learning

LinkedIn Learning is an online learning platform with on demand, video-based content for over 16,000+ courses on a wide range of topics with varied lengths. All TCCA employees have access to this valuable resource. For more information on this benefit, please email learning@tillamook.com. LinkedIn Learning courses can be accessed through Tillacademy.

Rosetta Stone

TCCA has partnered with Rosetta Stone, a leader in the language industry, to offer interested employees access to learning a new language. If interested, additional information can be found on the Learning & Development page on Tillaverse.

Tillacademy

Tillacademy is the Learning Management System that allows employees to sign up for trainings, access LinkedIn Learning content, view Tillamook Learning and Development materials, and track their learning in their transcript.

For more information, email learning@tillamook.com.

Scholarship Opportunities

TCCA's scholarship program recognizes outstanding students who demonstrate leadership through service to their school and community and continues the 115-year old dairy cooperative's tradition of giving back to the community. Each year TCCA awards several \$2,000 scholarships, one of which is allocated to an employee or child of a current employee.

Tuition Reimbursement

TCCA supports employees who wish to continue their education to secure increased responsibility and growth within their professional careers. In keeping with this philosophy, TCCA provides tuition reimbursement for up to \$5,250 annually for approved courses taken through an accredited college for all full time employees. This must be done during their own time. Requests have to be preapproved prior to enrolling and reimbursement is processed after official transcripts are received. Please email benefits@tillamook.com for more information!

Bellevue University

Bellevue University is an excellent option for employees who want to work towards a degree but who don't have a specific college or university in mind, and want to do it virtually and at their own pace (whereas our TCCA tuition reimbursement program is ideal for employees already enrolled in an accredited college or university). Full-time TCCA employees are eligible for an annual benefit of up to \$10,500 at Bellevue University (through a combination of \$5,250 directly billed to TCCA and \$5,250 in grants through Bellevue University). Grants are also available in the amounts of \$3,500 for part-time TCCA employees and \$2,500 for immediate family members who are enrolled as full-time students at Bellevue University.

Oregon 529 College Savings Plan

A 529 plan is an investment account you can use for education expenses such as tuition, fees, books, room and board, supplies, and student loans and interest. You can set this account up for yourself, spouse, children, or even a friend! Employees can contribute to a 529 through payroll, via direct deposit once an account is set up and can take advantage of the tax-free growth, tax free withdrawals, and income tax deductions. Enroll today at www.oregoncollegesavings.com!

GYM/FITNESS

INCENTFIT PROGRAM (NU/U)

At TCCA, we **Genuinely Care** about the health and well being of our employees, and it's our goal to promote healthy living and wellness for team members and their families.

IncentFit

Regular TCCA employees are eligible for the fitness incentive benefit reimbursement program through IncentFit of up to **\$420** annually.

Enrollees download the free IncentFit app on their mobile device or visit the IncentFit website at www.incentfit.com to submit receipts for eligible expenses. Employees are automatically enrolled in the program with their @tillamook.com email address. If you need assistance accessing your account, please reach out to benefits@tillamook.com.

For reimbursement, you will need to submit receipts that show the payment date, name of the fitness facility or eligible item purchased, and the name of the employee. Reimbursements are processed through payroll on the second check of each month.

Here's how it works:

- 1. Download the IncentFit app on your mobile device or go to the IncentFit website at www.incentfit.com.**
- 2. Click Login/Register**
- 3. At the prompt, enter your TCCA employee number with an "E" at the beginning (ex: E1234)**
- 4. Complete the simple registration to set up your account.**

Their support team can assist you with the app or submitting your receipts.

Contact IncentFit Customer Support:

Call: (844) 246-2368

Email: support@incentfit.com

Reimbursements are available in the following four categories:

Fitness Activity and Membership Purchases

- Monthly membership fees (YMCA, 24-Hour Fitness, Peloton, etc.)
- Drop-in fitness classes
- National/State Park passes & memberships
- Race admissions & fees
- Golf classes & course fees

Fitness Equipment Purchases

- Running/sports shoes
- Sports equipment (tennis rackets, golf clubs, etc)
- Workout equipment (bikes, treadmills, skis, etc)
- Digital fitness trackers
- Camping/backpacking equipment
- Fishing/hunting licenses
- Fishing/hunting accessories

Weight loss Programs and Tools

- Apps and subscriptions including Weight Watchers (food excluded)
- Educational materials

Personal Enrichment Purchases

- Meditation studio fees
- Bowling
- Cooking classes

And more!





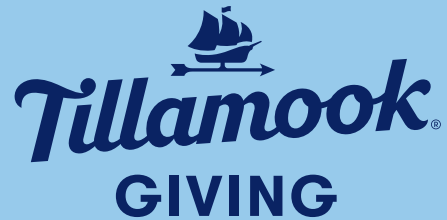
Tillamook Cares is TCCA's employee volunteer program. Our mission is to encourage and support employees to be Good Stewards and to bring positive change to the communities in which they live and work.

To support this commitment, TCCA offers all full-time non-union employees 8 hours paid time off (TCares) annually to volunteer at the non-profit of their choice. TCares hours are scheduled the same way you schedule your PTO.

Employees are encouraged to live the **Good Stewards** shared value and perform community service under this policy.

All volunteers receive a branded Tillamook Cares T-Shirt!

Check out the Tillamook Cares page on the Well-Being site regularly to see current volunteer opportunities!



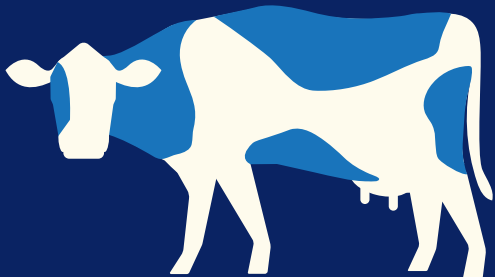
As **Good Stewards**, Tillamook is committed to strengthening the communities where we live and work. **TCCA will match employee donations, dollar for dollar, up to \$500 per employee, each calendar year.**

Visit tillamook.benevity.org or find the link in your TCCA Favorites tab in your Edge browser.

Log in with single sign-on from your company issued device. (Users without single sign-on, please email giving@tillamook.com for assistance).

Check out the Tillamook Giving site regularly to see each month's featured giving opportunities!

We look forward to supporting our communities even more together through **Tillamook Giving!**



GOOD STEWARDS

Choosing to do the long-term right thing for our farmers, employees, consumers, communities, environment, and our brand.

PAID TIME OFF BENEFITS

Our paid time off benefits are comprised of three programs: PTO, Paid Holidays and Sick Pay. The next two pages outline each program.

PTO

Unless otherwise stated*, you will earn 56 hours of PTO during the first year of employment, 96 hours during the second year, with increases over time to a maximum of 200 hours. Your PTO is earned on the first 1,500 hours worked during each anniversary year. PTO anniversary years run from your date of hire to the same date the following year. PTO can be used as soon as it is accrued and will automatically carry over up to the total maximum cap.

PTO can be cashed out once per anniversary period. There is no limit on the amount that can be cashed out, as long as the cash-out doesn't result in a remaining available balance of less than 40 hours.

YEARS EMPLOYED	NUMBER OF DAYS PER YEAR	MAX NUMBER OF HOURS EARNED PER ANNIVERSARY YEAR	ACCRUAL RATE PER HOUR	TOTAL MAXIMUM CAP
0	7	56	0.0373	-
1-5	12	96	0.0640	232
6-10	15	120	0.0800	280
11-18	20	160	0.1067	360
19+	25	200	0.1333	440

*Based on your role when hired, advanced benefit seniority may apply allowing you to earn PTO at a higher accrual rate sooner.

PAID HOLIDAYS

Company holidays, plus two employee scheduled days off, as shown below. For departments whose normal schedule is a five-day, Monday-through-Friday work week, when a recognized holiday falls on a Saturday it will be observed on the preceding Friday. A recognized holiday that falls on a Sunday will be observed on the following Monday.

Please note that due to operating requirements, not all departments observe the same holidays.

HOLIDAYS	
New Year's Day	Thanksgiving Friday
Martin Luther King Jr. Day	Christmas Eve
Memorial Day	Christmas Day
Independence Day	New Years Eve
Labor Day	Heritage Holiday
Thanksgiving Day	Your Birthday
Veterans Day*	

*Veterans Day Holiday

As a way to honor our employees who are also military Veterans, any part-time or full-time employee with Veteran status will have the opportunity to take Veterans Day off, while being paid your "scheduled" shift at your regular rate of pay. Employees will need to demonstrate proof of Veteran status. Please contact P&C for more details.

Jury Duty Pay

TCCA encourages employees to fulfill their civic responsibilities by serving jury duty when required. Employees will be granted time off to serve on juries and as subpoenaed witnesses when required by law. Verification of the dates and times of service will be required.

Full time employees are eligible to be paid regular wages, including shift differential, for scheduled hours missed as a result of serving jury duty. Employees are entitled to any compensation provided by the courts.

Union Employees: Please refer to your CBA for additional details.

Heritage Holiday

The Heritage Holiday is awarded to full-time employees as an 8-hour holiday allowing you to celebrate and participate in a day that is important to you and your heritage.

We recognize the value that different perspectives and cultures and lived experiences bring to an organization. An important piece of this is a person's heritage, which includes the values, traditions, culture and artifacts handed down to them by previous generations. Some examples of occasions to use this day could include Good Friday, Juneteenth, Diwali, Yom Kippur, or Lunar New Year.

The Heritage Holiday is issued at the date of hire, and on January 1 of each year. It must be taken by December 31, except in states that mandate roll-over. Schedule your day off in MyTillamook, just as you do PTO.

Birthdays

As a full-time employee you have the opportunity to celebrate your birthday by taking the day off and being paid your "scheduled" shift at your regular rate of pay. Full-time employees also receive a birthday card and a special branded gift! Schedule your day off in MyTillamook, just as you do PTO. If you are unable to take your actual birthday off, you may, with supervisory approval, take a different day off of your choosing, within three months of your birthday. We hope you are as delighted about celebrating yourself as we are.

SICK PAY

As a full-time employee, you will receive 40 hours of Oregon Paid Sick Leave (sick pay) per year to use for the following reasons:

- Your health condition: illness, injury, or health condition
- Family member's health condition
- Oregon Family Leave Act (OFLA) qualifying reason
- Domestic violence, harassment, sexual assault
- Public health emergency

For new hires, the initial balance will be front loaded on a pro rata percentage. Time is available to be used once an employee has worked 90 days. Annually, 40 hours will be available in your sick leave account on January 1st.

Full-time non-union employees, at the end of each calendar year, will have the remaining sick leave balances rolled into your **Rewards bank** if not used. Hours in your Rewards bank can be used as paid time off, cashed out based on PTO payout rules, and are payable upon separation of employment.

Bereavement Leave

TCCA offers paid time off to employees for absences related to the death of immediate family members. An employee who wishes to take time off due to the death of an immediate family member should notify their supervisor immediately.

A full-time employee who is absent from work to bereave the loss of a family member will be paid for actual time lost from work at their regular straight time hourly wage rate, including any shift differential (salaried employees will receive a continuation of salary without deduction) as outlined in the chart below:

FAMILY MEMBERS	AMOUNT
Spouse or domestic partner, biological, adoptive or foster parent or child, brother or sister, parent-in-law, grandchild, grandparent, step-child, step-parent, sister-in-law and brother-in-law	Up to three days of pay (36 hours)

Oregon Family Leave Act (OFLA)—Bereavement Leave: Additional Bereavement Leave is provided under Oregon Family Leave and is integrated with hours available for other needs under OFLA. To apply for OFLA Bereavement Leave, please contact the Leave of Absence Team at (503) 815-6761.

Attendance Hotline

To report any unscheduled absence, please call:
(800) 315-8845

Leave of Absence

Let us know if you believe your absence qualifies for FMLA/OFLA/
Paid Leave Oregon

Phone: (503) 815-6761

Fax: (978) 367-9112

Email: LOA@Tillamook.com

Scan:



SUPPORTLINC (NU/U)

Employee Support Program

SupportLinc offers expert guidance to help address and resolve everyday issues! Emotional well-being and work-life balance resources for you and your eligible dependents at your fingertips!

Call: (888) 881-5462

Visit: supportlinc.com

Group Code: tillamook

IN-THE-MOMENT SUPPORT

Reach a licensed clinician by phone 24/7/365 for all your immediate needs.

FINANCIAL EXPERTISE

Consultation and planning with a licensed financial counselor.

LEGAL CONSULTATION

By phone or in-person with a local attorney.

SHORT-TERM COUNSELING

Access in-person or video counseling sessions to resolve concerns such as stress, anxiety, depression, relationship issues, work-related pressures, or substance abuse.

Employees, household members and eligible dependents

are eligible for 6 paid visits per issue per year (proof of insurance not needed).

CONVENIENCE RESOURCES

Referrals for child and elder care, home repair, housing needs, education, pet care and so much more!

CONFIDENTIALITY

SupportLinc ensures no one will know you have accessed the program without your written permission except as required by law.

YOUR WEB PORTAL

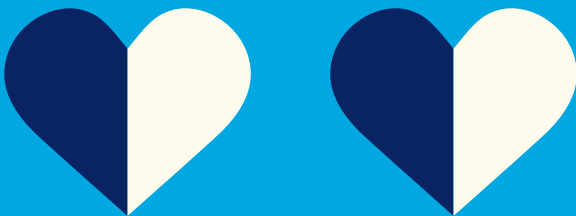
- Your one-stop shop for program services, information, and more.
- Discover on-demand training to boost well-being and life balance.
- Find search engines, financial calculators and career resources.
- Explore thousands of articles, tip sheets, self-assessments and videos.

CONVENIENT ON-THE-GO SUPPORT

eConnect Mobile App: Confidential support and expert, searchable content.

Textcoach: Personalized coaching with a licensed counselor on mobile app or desktop.

Animo: Self-guided resources to improve focus, well-being, and emotional fitness on your mobile app or desktop.



GENUINE CARE

For each other, serving each other with empathy and honesty, helping to keep each other safe and happy in our work and lives, and having fun together along the way.

EMPLOYEE RECOGNITION PROGRAMS

At TCCA, we recognize that each and every employee is an essential part of our team and plays a valuable role in our company's success. Furthermore, we recognize that employee praise and recognition are important to support our shared values and uphold our outstanding workplace. Below is a summary of the Employee Recognition Programs that TCCA provides to our employees.

High-Five Awards

Any employee can nominate a coworker for a **High-Five** peer award for **going above & beyond** and supporting our **Shared Values**. Special branded items valued at approximately \$20 are available to be awarded. Please visit the front desk or contact a member of your P&C team for additional information on these special items. High-Five rewards can also be requested via the Snappy online portal! **Snappy** is a fun addition to our rewards program! Visit MyTillamook to submit your High-Five through Snappy. The employee will receive an email or text message with a link to Snappy along with the personalized nomination message. From there, they can review a list of over 20 gift options, including branded gifts, pick which one they want, and they'll receive it at home usually in only 2 days!

Employee Birthdays

Each year a special branded item is identified as the company-wide birthday gift. Full-time employees receive their special gift, along with a birthday card, for their special day! In addition, all full-time employees have the opportunity to celebrate their birthday by taking their special day off, paid! We hope you are as delighted about celebrating yourself as we are.

Longevity Awards

Milestone anniversary gifts are awarded through the Snappy platform, offering a select choice of branded items for anniversary milestones of 1, 3, 5, 10 and 15 years. The employee will receive a special email or text message with a link to **Snappy** where they can select their gift of choice which will be delivered to their home! Beginning at 20 years, managers are included in the selection of the gift with a value based on longevity.

Retirement Gifts

Employees who retire from TCCA are recognized for their service and dedication. The employee's manager personally selects a special retirement gift for their retiring employee. The value of the retirement gift correlates directly to the years of continuous service with TCCA. To be eligible, an employee will have worked a minimum of 5 continuous years with the Company and be at least 60 years of age. If an employee retires before age 60, the rule of 80 will be used to determine eligibility for this program, unless they have 20 years or more of continuous service. The employee also receives a letter of appreciation from the President and CEO, David Booth.

Baby Blankets

We love welcoming our employee's newest family members! New parents receive an amazingly soft and personalized branded baby blanket.



EMPLOYEE PERKS

The Creamery Employee Discounts

- 20% discount on all Creamery items, food, and beverages (excluding alcohol, commission items, and sale prices).

Employee charge privilege is available, allowing purchases to be deducted from regular paychecks. Employees at the Boardman location have the ability to place orders with a once a month onsite delivery option.

TCCA Farm Store Employee Discounts

- 20% discount on TCCA dairy products
- 10% off other eligible items

Employee charge privilege can be set up at any time, but must be done in person.

Employee Referral Program

Referring a friend could be a rewarding experience for us both! If you know someone who you think would make a great addition to the team, please let us know. When the employee that you referred joins our team, you will receive a bonus of \$250 as our way of saying thank you! Note: More information about this program is available on the Tillaverse.

Yum Bucks

Watch your mailbox! Periodically, employees are mailed a generous supply of retail coupons redeemable for FREE Tillamook product! Keep your fridge and freezer stocked with delicious Tillamook products, or spread the Tilla-LOVE and share with family and friends!

When you visit the Tillamook Creamery visitors center, Tillamook Market at PDX, either of our Farm Stores or the Boardman Employee Store you can receive DOUBLE the product with your Yum Bucks!

Verizon Cell Phone Discounts

Receive a corporate discount with Verizon by simply providing proof of current employment. Contact the Validation Center at (800) 890-8007.

Flowers or Special Delivery

We take the time to send flowers, plants, or a special delivery to our employees or their family members in the event of surgery, illness or an accident.

ONE TEAM

Keeping commitments to each other, valuing each other's diverse perspectives, and collaborating across the organization toward the same goal.



BENEFIT CONTACT INFO

In addition to contacting any member of the TCCA People & Culture team with questions, you may also find the following contacts helpful regarding specific areas of our benefit plans. Contacts with ▲ have Spanish-speaking options.

P&C BENEFIT CONTACT INFORMATION		
Benefits Hotline	(503) 354-3100	benefits@tillamook.com
LOA Hotline	(503) 815-6761	LOA@tillamook.com
MEDICAL, RX, DENTAL, VISION		
Regence BlueCross BlueShield of Oregon	(866) 240-9580 ▲	www.regence.com
Delta Dental (through Moda)	(888) 217-2365 ▲	www.deltadentalOR.com
Moda Vision	(877) 605-3229 ▲	www.modahealth.com
DENTAL (OPTION 2)		
Willamette Dental Group	(855) 433-6825	www.willamettedental.com
BENEFITS INCLUDED WITH REGENCE		
MDLive (Virtual Medical/Mental Health/Dermatology)	(800) 400-6354 ▲	www.mdlive.com
Boulder (Addiction Care / Regence network)	(866) 347-9635	www.boulder.care/regence
Hinge Health (Virtual Physical Therapy)	(855) 902-2777 ▲	www.hingehealth.com
Omada (Diabetes and weight loss programs)	(888) 409-8687	omadahealth.com
FAMILY FORMING BENEFITS & HORMONE SUPPORT		
Carrot	support@get-carrot.com ▲	www.get-carrot.com
FLEXIBLE SPENDING ACCOUNTS/HEALTH SAVINGS ACCOUNTS		
HealthEquity	(866) 382-3510 ▲	www.healthequity.com
EMOTIONAL WELL-BEING AND WORK LIFE BALANCE		
SupportLinc	(888) 881-5462 ▲	www.supportlinc.com
GROUP TERM OR VOLUNTARY LIFE INSURANCE AND DISABILITY		
UNUM	(800) 858-6843 ▲	www.unum.com
QUIT FOR LIFE TOBACCO CESSATION PROGRAM		
Quit For Life	(866) 784-8454 ▲	www.quitnow.net
401(K) PLAN		
Standard Retirement Services, Inc.	(800) 858-5420 ▲	www.standard.com/retirement
Human Investing	(503) 905-3100	www.humaninvesting.com
VOLUNTARY COVERAGES		
UNUM	(800) 635-5597 ▲	www.unum.com/employees
Legal Shield/Identity Shield	(800) 654-7757 ▲	www.legalshield.com
Pet Insurance - Nationwide (through UNUM)	(844) 208-1105 ▲	https://unum.petinsurance.com/pet/tcca
CARE@WORK		
Care.com	(855) 781-1303	www.tillamook.care.com
INCENTFIT		
Incentfit.com	(844) 246-2368	www.incentfit.com

GET ENROLLED

How to Complete Your Online Enrollment or Make a Change

In line with our **Good Steward** shared value, our enrollment processes are paperless. Employees need to enroll in benefits online through MyTillamook.

Enrollment is required within 31 days of eligibility, or you can enroll or make a change within 31 days of a life event. (Open Enrollment is typically October/November with benefits effective January 1.)

Please follow these instructions to enroll or make a change:

1. Open your Edge internet browser
2. Find the TCCA Favorites Folder
3. Click on MyTillamook or to enroll on a personal computer, visit: <https://n14.ultipro.com>
4. Locate the “Employee Self-service” section on the home page
5. Select “Life Events (Benefit/Insurance)”
During Open Enrollment, select “Open Enrollment” to make a change.
6. Click on “I am a new employee”, “I need to make a change”, or the event that best fits your needs
7. Proceed through the enrollment screens, and click submit when finished
8. If you are covering a spouse/domestic partner and eligible to receive the Spousal Surcharge Credit, complete the Affidavit in your life event.
9. Upload your proof of dependent eligibility documents on the “Document Manager” tab under “Myself”

If you need assistance, please reach out to your People & Culture representative.

Benefit Election Changes

TCCA’s Open Enrollment period (generally taking place in late October or early November each year, with changes effective Jan. 1) will allow you to add dependents and make changes to your coverage elections.

If you are adding dependents to your health insurance, you will need to provide proof of relationship documents to People & Culture prior to the coverage date. A list of acceptable documents for dependent eligibility is available on the Well-Being page. If proof is not received, dependents cannot be added.

If you cover your spouse or domestic partner, you must notify the benefits team within 30 days of a change in status that impacts the spousal surcharge.

If you experience a life event change during the plan year such as marriage, divorce, birth, or adoption of a child, change in domestic partner status, or a spouse/domestic partner losing or gaining other coverage, you could qualify to make changes to your benefit plans outside of the Open Enrollment period, including enrolling in coverage.

In the event of divorce or loss of domestic partner status, previously eligible dependents will become ineligible and cannot be covered on our plans.

You are required to notify People and Culture within 31 days of the date of the event to make benefit plan changes. Failure to notify P&C within 31 days may disqualify you and require you to wait until the next Open Enrollment to make plan changes.

Certain benefits can be dropped mid-year without a life event, inquire with People & Culture for more details.

Benefits Scoop

Do you have specific questions about benefits? Want more information? Need help logging in and/or enrolling? We’ve got the scoop on your benefits and are here to answer your questions! Schedule your own private Benefits Scoop with a member of our benefits team! Other ways to reach us.

Benefits Hotline: (503) 354-3100

Email: benefits@tillamook.com

Scan the QR code
to book an appointment!

