2027

Benefits Frequently Asked Questions

Visit our Total Rewards Website: Open Enrollment – Schreiber

https://www.schreibertotalrewards.com/open-enrollment/

Medical Plans

Why are medical plan costs increasing?

The cost of healthcare continues to increase nationally, and Schreiber is seeing the same trend in our plan. Costs are rising because of higher medical claim activity, hospital and provider charges, prescription drug costs, specialty medications, and the cost of care for serious or complex health conditions. For 2027, Schreiber expects medical and prescription costs to increase by about 9%, or nearly $7 million.

Schreiber continues to pay the majority of the total cost so partners are not responsible for the full increase. Partner premiums are increasing to help cover only a portion of the higher expected costs and to keep the plans financially sustainable for the future. The amount of the increase varies by plan because each plan has different premiums, claim experience, and utilization. Surest required a larger adjustment, HDHP1 increased about 9%, and HDHP2 had only a small increase.

I am struggling to make ends meet, how do I afford an increase to my medical premiums?

We understand that any increase in expenses can be difficult, especially when household budgets are already stretched.

If you're concerned about your budget, consider reviewing all available medical plan options during Open Enrollment (Budgie for Schreiber Foods can assist).

You may also want to take advantage of **Brightside**, a free financial wellbeing benefit available to eligible partners and their adult household members. Brightside can help you create a budget, lower expenses, manage debt, improve your credit, build emergency savings, negotiate bills, and connect with community resources that may help free up room in your budget. All services are confidential and provided at no cost.

Register on the Brightside app, online at **app.gobrightside.com** or call 855-940-1507. Financial Assistants are available Monday to Friday, 8 a.m. – 9 p.m. ET

Why do I need a medical plan if I can use the Schreiber Care onsite clinic?

The onsite clinic is convenient for certain routine and preventive services, but it is NOT a replacement for medical insurance. A medical plan helps covers outside care like hospital stays, surgery, ER visits, specialists, imaging, maternity, prescription drugs, etc.

How do I choose between Surest and the high deductible health plans?

Visit Budgie: Budgie for Schreiber Foods

Compare both paycheck cost and what you may pay when receiving care. Surest uses set copays for many services. The UMR plans generally cost less from each paycheck, but you must meet a deductible before the plan pays 80% for covered in-network care. The UMR plans also allow eligible partners to receive the wellness incentive as an HSA contribution.

Why are medical premiums changing?

The amount of the change depends on the plan and coverage tier. For 2027, HDHP1 increases about 9%, HDHP2 is generally unchanged or increases up to 1.5%, and Surest increases 32% to 36%. Surest had been priced lower relative to the other plans, and use of the plan has been higher than its prior pricing supported.

What wellness incentive is available?

Partners enrolled in an eligible UMR high-deductible plan may receive $600 for partner-only coverage or $1,200 for other coverage tiers in a Health Savings Account. Partners enrolled in Surest may receive $300 through their paycheck, and that amount is taxable.

What is the Leap Home Infusion Program?

Leap is optional for eligible medical plan participants. When clinically appropriate, qualifying infusions may be provided at home with help from a Leap Care Guide. Under Surest, eligible Leap infusions are covered at $0. Under a UMR high-deductible plan, they are covered at 100% after the required minimum deductible is met.

Do I have to receive an infusion at home?

Leap is optional. Eligibility and whether home infusion is appropriate depend on the treatment and individual situation.

What is the Complex Care program?

The program provides direct access to Mayo Clinic and Cleveland Clinic for eligible serious, rare, or complex conditions. UMR supports appointment coordination, medical record and imaging review, and travel and lodging arrangements for the partner and a companion.

Do I have to use Mayo Clinic or Cleveland Clinic?

No. This is a voluntary support option for eligible complex cases.

Vision Coverage

What is changing with vision coverage in 2027?

XP Health is being added as a third vision plan option. VSP is not being removed. Partners will continue to have VSP options and may also choose XP Health.

Do I need to enroll in vision coverage during Open Enrollment?

Yes. If you want vision coverage in 2027, **you must make a vision election during Open Enrollment.** Vision coverage will not automatically continue without an election.

Is there still a no-cost basic vision plan?

No. Beginning in 2027, partners will pay a contribution for the basic vision plan. The amount you pay will depend on the plan and coverage tier you choose.

What is XP Health?

XP Health

XP Health combines an in-person eye exam network with online shopping for glasses, lenses, contacts, and sunglasses. It includes wholesale pricing, virtual try-on tools, and home delivery. The XP Health provider network is different from the VSP network.

How does the XP Health plan work?

After an in-network eye exam, shop through XP Health for eyewear. The plan includes a $0 in-network eye exam, two pairs of glasses every 12 months with premium lenses included, and wholesale contact pricing.

Can I continue to use my current eye doctor?

That depends on the plan you choose and whether your eye doctor participates in that plan's network. The XP Health network is not the same as VSP. Check the plan's provider directory during Open Enrollment before making your election.

Why might I choose XP Health?

XP Health may appeal to partners who want to shop online, want access to a large selection of frames, or value included premium lens upgrades. Compare the provider network, eyewear options, and payroll cost with the VSP choices before enrolling.

Does XP Health include LASIK discounts?

Yes. XP Health provides discounts at preferred LASIK providers. See plan materials for provider details and discount amounts.

Dental Coverage

What is changing with dental coverage?

Dental coverage continues through Delta Dental of Wisconsin. Partner contributions are increasing slightly. The individual annual maximum remains $1,500, and the orthodontic lifetime maximum remains $1,500 per person.

Do preventive dental services use up my annual maximum?

No. Under CheckUp Plus, routine checkups, cleanings, and periodontal maintenance do not count toward the annual maximum

Childcare Subsidy

What is changing with the childcare subsidy?

The childcare subsidy is moving to Forma. Eligible partners will receive $200 in their Forma account for 25 pay periods, up to $5,000 for the year. In Forma, the subsidy may appear as DCFSA or Dependent Care Flexible Spending Account, but it remains 100% funded by Schreiber for eligible partners. Partners are not able to contribute to this plan themselves.

Will Forma pay my childcare provider directly?

No. You will pay the eligible expense, upload a receipt or proof of payment to Forma, and receive reimbursement through direct deposit to your linked bank account.

Can I get reimbursed for a family member or friend providing daycare?

Yes, your family member or friend could provide daycare. You will need to submit a reimbursement form to Forma that includes caregiver's information like name, date of service, description of service, dollar amount of service, tax ID or social security number and provider signature when seeking reimbursement. The reimbursement form will be available in January. The caregiver cannot be the Schreiber partner's spouse, the child's parent or a dependent of the Schreiber partner.

Will the $1,000 cap remain in place?

No. The $1,000 cap per month will no longer be in place. Instead, partners will receive $200 per pay period and that ongoing amount will be what is available to them for daycare expenses.

How does the plan work if I enroll and have $1,200 in day care expenses in January?

If you submit a January daycare expense before the full amount has been funded, Forma will reimburse the amount available in your account and pend the rest. As Schreiber deposits $200 each eligible pay period, Forma will continue reimbursing the remaining approved expense until it is paid or funds are exhausted.

Who is eligible for the childcare subsidy?

The benefit is available to non-union partners earning less than $100,000 per year or less than $48 per hour. You must elect the benefit during Open Enrollment or another eligible benefits event.

What happens if I become eligible or ineligible during the year?

You receive $200 for each pay period when you are eligible. Eligibility information flows from Workday for the next available pay period and is not applied retroactively.

Is the childcare subsidy the same as my Lifestyle Spending Account?

No. They are separate benefits, but both are administered through Forma and use the same login. In Forma, the childcare subsidy is called DCFSA.

Legal and Identity Theft Protection

How does MetLife Legal differ from the legal help currently available through the EAP or through the Principal Group?

The EAP provides an initial 30-minute consultation for a new legal concern and may refer you to an attorney for additional services, which you would pay for.

The Principal offers self-directed templates for common legal documents, such as wills and powers of attorney.

MetLife Legal is a separate, partner-paid plan with access to a nationwide attorney network, consultations, document review, online tools, and support for covered legal matters such as estate planning, real estate, adoption, guardianship, elder care, tenant issues, small claims, and traffic tickets.

Who can use MetLife Legal?

The plan provides legal support for the enrolled partner, spouse, and eligible dependents.

How much does MetLife Legal cost?

The partner cost is $6.58 bi-weekly. This benefit is fully funded by the partner. You must enroll through Workday during Open Enrollment.

When might MetLife Legal be useful?

It may be useful if you expect help with a will or power of attorney, buying or selling a home, adoption or guardianship, elder care legal matters, a tenant issue, small claims, or a traffic ticket. Covered services and exclusions are explained in the plan materials.

What is MetLife Aura identity theft protection?

Aura is a voluntary, 100% partner-paid benefit that includes monitoring of identity and financial information, three-bureau credit monitoring, fraud alerts, and support with fraud resolution and recovery. Coverage is available for the partner and eligible family members.

How much does Aura cost?

The bi-weekly cost is $3.67 for single coverage or $5.98 for family coverage. You must enroll through Workday during Open Enrollment.

Should I enroll in Aura if I already have identity monitoring?

Compare Aura with any monitoring you already receive through a bank, credit card, insurance policy, or another service. Look at who is covered, what is monitored, and what recovery support is included before deciding.

Open Enrollment Reminders

✓ Enrollment Action Checklist

☐ Review your current benefits and beneficiaries and decide if you want to make changes for 2027.

☐ Visit Budgie for support selecting a medical plan: Budgie for Schreiber Foods. Completing your recommendation gets you entered into a drawing for a Yeti cooler!

☐ Complete the XP Health demo to learn about the vision option: XP Health. You will be entered into a prize drawing just for completing the demo!

☐ Make a vision election if you want vision coverage in 2027.

☐ If you enroll in a UMR high-deductible health plan and want Schreiber’s wellness incentive in your HSA and you are eligible for an HSA, make sure you enroll in the HSA.

☐ Review your covered dependents and remove anyone who is no longer eligible. Complete verification process by Friday, November 6 for any newly added dependents.

☐ Enroll in any voluntary benefits you want, such as MetLife Legal or Aura identity theft protection.

☐ Submit your elections in Workday before the Open Enrollment deadline.

Which benefits require an active election?

All partners should review benefits, dependents, and beneficiaries in Workday. Active elections are required for 2027 vision coverage, HSA enrollment if you want the wellness incentive deposited to your HSA, and voluntary benefits such as MetLife Legal and Aura.

Where do I enroll?

Enroll through Workday Sign In during Open Enrollment.

When do I enroll?

Friday, October 23 through Monday, November 2. No Exceptions!

What happens if I do not make any changes during Open Enrollment?

Some benefits may continue, but vision, HSA enrollment for the wellness incentive, and voluntary benefits require active elections. Review your elections, dependents, and beneficiaries in Workday before the deadline.

When do my 2027 benefit elections take effect?

Your 2027 benefit elections take effect January 1, 2027, as long as you enroll by the Open Enrollment deadline and remain eligible for benefits.

When will I see the new benefit deductions in my paycheck?

New benefit deductions will begin on the 1/15/27 payroll. Review your pay slip after the new plan year begins to confirm your deductions match your elections.

What if I add dependents during Open Enrollment?

If you add dependents who are not already verified, complete dependent verification in Workday by Friday, November 6. Details are available on the Schreiber Total Rewards website.

Should I update my beneficiaries?

Yes. Review and update your beneficiaries as needed. Workday shows life insurance beneficiaries, but HSA and retirement beneficiaries are not updated in Workday. Update your HSA beneficiary through Optum Bank, and update your retirement plan beneficiary through The Principal.

If I am enrolled in a UMR high deductible health plan, do I have to elect the HSA to receive Schreiber’s wellness incentive?

Yes. If you are eligible for the HSA and want Schreiber’s wellness incentive deposited into your HSA, you must enroll in the HSA for 2027. Partners enrolled in Surest receive the wellness incentive through their paycheck, and that amount is taxable.

Can I change my elections after Open Enrollment ends?

No. After Open Enrollment ends, you can only change your benefit elections during the year if you have a qualified life event, such as marriage, divorce, birth or adoption of a child, or another eligible change.

Will I receive new ID cards?

You may receive new medical or dental ID cards if you change plans, add coverage, or add or remove dependents. VSP and XP Health do not require a card; providers look you up in their system.

How do I check if my doctor, eye doctor, or facility is in-network?

Check the provider directory before you enroll. Medical plans use the UHC Choice Plus network. Vision networks vary, so check VSP or XP Health based on the plan you are considering. Network links are on the Schreiber Total Rewards website.

What should I do if I have trouble logging into Workday or completing enrollment?

If you have trouble logging in or completing enrollment, ask your local HR team for help right away so you do not miss the deadline. For Home Office partners, please contact benefits@schreiberfoods.com.

How do I know my enrollment elections were submitted successfully?

After you complete enrollment in Workday, review your confirmation page. You may print this page if you would like to save it in your records.

What should I review before I enroll?

Consider paycheck cost, who you need to cover, provider networks, expected health care or prescription needs, and what you could afford if unexpected care occurs. Use Budgie for help choosing a medical plan and compare XP Health with VSP for vision.

Where can I get help?

Visit the Schreiber Total Rewards website for Open Enrollment information, plan details, decision tools, and support resources.

Document basis

Prepared from the 2027 Benefit Updates presentation and related Schreiber benefit materials available at the time of drafting. This FAQ is a communication aid and does not replace official plan documents.