# 2026 BENEFIT GUIDE

## FULL-TIME EMPLOYEES
## DECATUR & REMOTE

(OUTSIDE OF OREGON & WASHINGTON)

TILLAMOOK • PEOPLE & CULTURE •


# 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 2026 plan year which ends 12/31/2026.

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 medical plan rates include a $120 monthly ($60 on the first two pay cycles of the month) Spousal/Domestic Partner Surcharge on medical coverage for spouses and domestic partners who do not choose to enroll in coverage available through their own employer. If you are covering your spouse/domestic partner on the medical plan, this surcharge is in addition to the premium. The surcharge will not apply if you sign a legal affidavit confirming that your spouse/domestic partner either:

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

Our plans continue to outperform industry benchmarks in both premium rates and coverage. This reflects our ongoing commitment to providing exceptional benefits while maintaining fiscal responsibility, grounded in our core values of Genuine Care and being Good Stewards of our resources.

**Please see the chart below for employee biweekly (24) pre-tax contributions effective 1/1–12/31/2026.**

**MEDICAL, PRESCRIPTION, VISION & DENTAL**

| Tier | 2026 | | |
|---|---|---|---|
| | Medical | Dental | Vision |
| Employee Only: | $45.00 | $3.50 | $1.50 |
| Employee + Spouse:<br>w/ $60 Surcharge: | $94.50<br>$154.50 | $7.50 | $3.00 |
| Employee + Child(ren): | $62.50 | $5.00 | $2.00 |
| Employee + Family:<br>w/ $60 Surcharge: | $114.00<br>$174.00 | $9.00 | $4.00 |

**Unbundled Plans:** You can make selections for yourself and your dependents individually.

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As a full time non union employee, you and your dependents are eligible on the 1st of the month following your date of full time hire, or following a qualified life event.

**Please note:** If your spouse also works for Tillamook County Creamery Association, they may not be enrolled as both an employee and a dependent on the plan.

## Premiums for domestic partner coverage

Covering a domestic partner? Under federal tax law, the portion of insurance premium that TCCA pays for your coverage is not taxed as income. Federal law treats benefits for spouses, children (including legally dependent children, such as through a court order) the same way. However, a domestic partner and their children are not considered eligible tax dependents under federal law. As a result, you are 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.

# MEDICAL PLAN OPTIONS

Tillamook offers two plan options, both providing medical and prescription drug coverage through Regence BlueCross/ BlueShield. Your Medical Plan determines your in-network and out-of-network health care providers, facilities, and costs for annual check-ups, office visits, urgent care services, emergency room visits, surgeries and procedures, hospital stays, and more. Plan year: January 1, 2026 – December 31, 2026.

| MEDICAL PLAN FEATURES | BLUE PLAN | HIGH DEDUCTIBLE HEALTH PLAN |
|---|---|---|
| Lifetime Maximum Benefit | Unlimited | |
| Annual Deductible | $400 Individual / $1,200 Family | $1,700 Individual Coverage / $3,400 Family Coverage |
| Annual Out of Pocket Maximum | $3,500 Individual / $10,500 Family | $4,000 Individual / $8,000 Family |
| Health Savings Account Employer Contribution | N/A | $750 Individual Coverage / $1,500 Family Coverage |
| Out of Network Coverage | Out of network: Plan Pays 60% | Out of network: Plan Pays 60% |
| **Medical Services (In Network)** | | |
| Preventive Care | $0 (no deductible) | $0 (no deductible) |
| Office Visits/Specialists Visits | $25/$35 Copay (no deductible) | Plan Pays 80% after deductible |
| Outpatient Mental Health | $0 (no deductible) | Plan Pays 80% after deductible |
| Virtual Visits including Mental Health | $0 (no deductible) | $0 (no deductible) |
| MDLIVE - Telehealth and Mental Health | $0 (no deductible)<br>Out of network: N/A | $0 (no deductible)<br>Out of network: N/A |
| Hinge Health - Virtual PT | $0 (no deductible)<br>Out of network: N/A | $0 (no deductible)<br>Out of network: N/A |
| Lab/X-Ray | $0 (no deductible) for the first $600<br>Plan pays 80% thereafter | Plan Pays 80% after deductible |
| Inpatient Admission/Outpatient Surgery | Plan pays 80% after deductible | Plan Pays 80% after deductible |
| Urgent Care | $50 (no deductible) | Plan Pays 80% after deductible |
| Emergency Room | $250, then plan pays<br>80% after deductible in or out of network | Plan Pays 80% after deductible<br>in or out of network |
| Acupuncture (12 Visits per Calendar Year) | $25 copay (no deductible) | Plan Pays 80% after deductible |
| Chiropractic (24 Visits per Calendar Year) | $25 copay (no deductible | Plan Pays 80% after deductible |
| **Pharmacy Benefits** | | |
| Tier 1 (Previously Generic) | $10 (no deductible) | Plan Pays 80% after deductible |
| Tier 2 (Previously Brand Name) | $40 (no deductible) | Plan Pays 80% after deductible |
| Tier 3 (Previously Non-Preferred Brand Name) | $60 (no deductible) | Plan Pays 80% after deductible |
| Tier 4 (Previously Specialty) | $100 (no deductible) | Plan Pays 80% after deductible |
| Mail Order (90 Day Supply) | $10 (No deductible for Tier 1 Prescription)<br>2 copays for Tier 2 Prescriptions<br>2 copays for Tier 3 Prescriptions | Plan Pays 80% after deductible |
| Prescription Out of Pocket Maximum | $2,500 | Shared w/ Medical Out of Pocket Max |

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

# MEDICAL

## Medical & Prescription Drug

Tillamook offers two medical and prescription drug plan options through Regence BlueCross/BlueShield for the plan year January 1, 2026 – December 31, 2026.

### PLAN OPTIONS

**Tillamook Blue Plan (PPO):** Traditional copay plan with low deductible and predictable cost sharing for office visits and prescriptions.

**High Deductible Health Plan (HDHP) with HSA:** TCCA contributes $750 (employee-only) or $1,500 (family) annually into your HSA account to help you pay for eligible expenses. If you and any dependents are on the HDHP/HSA plan, the individual deductible of $1,700 is replaced by a $3,400 family deductible. This amount can be met by one or multiple family members, but no benefits apply until the full family deductible is reached.

### PROVIDER NETWORK

Regence BlueCross/BlueShield offers in-network coverage at Regence Preferred Providers in Oregon, Washington and Idaho and across the country through the **BlueCard PPO network**.
You can log in to Regence.com to search for in-network providers and find out the category of your provider:

**Preferred Provider:** Seeing a preferred provider saves you the most on out-of-pocket costs.

**Out of Network:** Seeing a doctor not contracted with Regence usually costs more. You might also have to pay extra charges beyond your deductible, copayment, and coinsurance.

### PHARMACY BENEFITS

Your prescription coverage includes medications listed on the Regence Formulary, a list of FDA-approved drugs managed by Regence. Medications not on the formulary are not covered. You can search the formulary at https://regence.myprime.com/v/RBO/COMMERCIAL/RBOCF/en/forms.html

How tiers work:

- Tier 1 & Tier 2: Lowest costs for most generic and preferred brand drugs
- Tier 3: Higher costs for non-preferred brands
- Tier 4: Specialty medications for complex conditions (e.g., multiple sclerosis, rheumatoid arthritis). These often require prior authorization and may involve trying lower-cost alternatives first.

**Save with the Regence mail order services:**
For maintenance medications, mail order can reduce costs and improve convenience. Call Regence or sign into your Regence account to get started!

# Additional Programs Included with Regence Plans

## MDLive Telehealth

24/7 Virtual Care—At Home or On the Go!
Get convenient access to a licensed medical doctor anytime, anywhere—by phone, video, or app—at no cost with MDLive when you and your covered dependents are enrolled in the Tillamook Blue Plan or HDHP.

**To Register, sign in to your regence.com account, select Find Care and look for MDLIVE or call 1-888-725-3097. You can also visit MDLIVE.com or download the MDLive mobile app.**

**With MDLIVE, you can:**

- Connect with a doctor 24/7 for primary care needs
- Get prescriptions sent to a pharmacy near you—whether you're at home or traveling
- Skip the waiting room and get care on your schedule

### MEDICAL

MDLive doctors can treat over 50 routine conditions like allergies, colds, flu, cough, ear problems, bug bites, pink eye, rash, respiratory issues, and sore throats.

### BEHAVIORAL

Feeling tense, anxious, or worried? You can manage stress and cope better by visiting a counselor or psychiatrist through MDLive by phone, video, or the app. You can choose your counselor when scheduling.

### DERMATOLOGY

DermatologistOnCall handles non-emergency treatment. They provide a diagnosis and treatment plan within 72 hours (usually within 24 hours). Common conditions treated include hair loss, acne, dandruff, rash, psoriasis, rosacea, and eczema.

## Hinge Health

### VIRTUAL PHYSICAL THERAPY

Hinge Health offers in-home physical therapy with no copay on both the Blue plan and on the HDHP. It covers everything from prevention to post-surgery rehab for all body parts.

Hinge Health combines expert care and advanced technology to enhance traditional physical therapy. You'll work with licensed physical therapists, health coaches, doctors, and surgeons. The program uses AI-powered computer vision and motion sensors for effective exercise therapy. Wearable devices provide real-time guidance, and data from each session helps adjust your care plan. Hinge Health is available to you if you are enrolled in the Regence medical plan.

To get started, visit HingeHealth.com and download the app.

# 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.

Based on certain diagnoses, you and your covered dependents might get outreach materials from Omada. If you are interested in utilizing the benefit, contact Omada at (888) 409-8687 or omadahealth.com.

# Boulder Care

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

### 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. Visit www.quitnow.com to enroll.

# Hormonal Support with Carrot

As a full time non union employee, you have access to 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.

### 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 get-carrot.com/signup.

# 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 get-carrot.com/signup.

### REGENCE PREGNANCY PROGRAM

We want you to have the healthiest pregnancy possible. That's why we offer the Regence Pregnancy Program to employees enrolled in the Regence Health Plan.

- 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 LOA@Tillamook.com.

## Care@Work

All full time employees have free access to care.com to find caregivers for your whole family and pets! 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 or careteam@care.com.

# VISION PLANS

Vision Plan Options to Fit Your Needs: We understand that everyone's vision needs are different, so we offer two great plans. MODA Vision provides a rich benefit that maximizes your allowance for contacts or glasses. Our new VSP option features a large nationwide network and makes using your benefits easier when you visit an in-network provider. Choose the plan that works best for you and your family. Plan year: January 1, 2026 – December 31, 2026.

| VISION SERVICES | MODA | VSP |
|---|---|---|
| **Network** | Open Network (any licensed provider) | VSP Choice Network<br>(limited reimbursement out-of-network) |
| **Deductible** | $0 | $0 |
| **Exam** | 1 Exam Covered in Full Per Calendar Year | 1 Exam Covered in Full Per Calendar Year |
| **Glasses (Frames)** | $450 Annual Allowance Per Calendar Year | $200 Frame Allowance Per Calendar Year |
| **Basic Eyeglass Lenses** | Covered<br>(Includes bifocals, trifocals, standard progressive) | Covered<br>(Up charge for Enhancements) |
| **Contact Lenses** | Included in $450 allowance Per Calendar Year | $200 allowance Per Calendar Year<br>(in lieu of glasses) |

### MODA

See your best with Moda's comprehensive vision coverage. Each calendar year, you're eligible for one vision exam at no cost. Plus, you'll receive a $450 allowance to use toward eyeglasses or contact lenses. If your costs exceed $450, you pay the difference.

What makes this benefit especially flexible is that you can visit any licensed eye care provider and still receive the full benefit. This gives you the freedom to choose the provider that works best for your schedule, location, and preferences, including popular online retailers for frames and contacts.

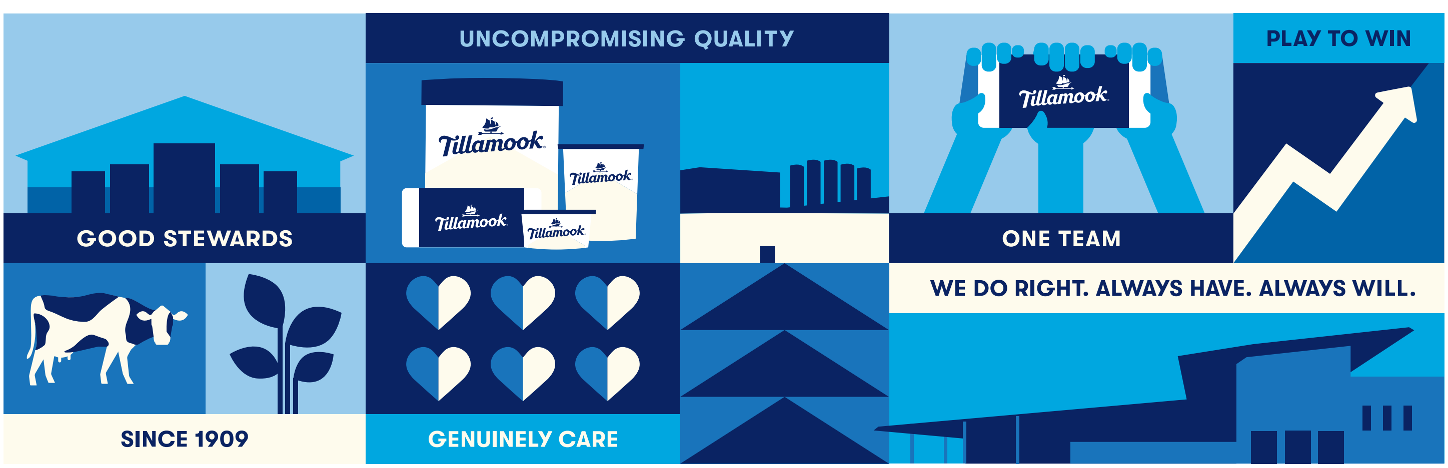
Most providers bill Moda directly—just show your ID card. If your provider doesn't bill insurance directly, you can easily submit a claim for reimbursement.

### VISION SERVICE PLAN (VSP)

Enjoy clear vision and great savings with your VSP coverage. Each calendar year, you're eligible for one WellVision® Exam, fully covered, to keep your eyes and overall health in check.

You'll receive a $200 allowance to use toward either glasses or contact lenses. Frames are covered up to $200, and basic lenses are included at no cost. Premium and custom progressive lenses are available for an additional fee. If you choose contacts, you will have a $60 copayment for the contact lens fitting and evaluation.

Save 20% on extra glasses or sunglasses (including lens enhancements) within 12 months of your exam. With a large provider network and online shopping at Eyeconic®, it's easy to use your benefits. Log in to vsp.com to find a provider. Out-of-network reimbursement is available at a reduced amount.



# DENTAL PLAN

| DELTA DENTAL PLAN FEATURES | 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) | Plan Pays 90% | Plan Pays 90% |
| Majors (Gold and Porcelain Fillings/Crowns, Bridgework/Dentures) | Plan Pays 60% | Plan Pays 60% |
| Orthodontia (Children Under 24 and Adults) | 50% to $1,500 lifetime max | |

Delta Dental is part of a Nationwide Network. Log in or visit https://deltadentalor.com/ to find a provider.

*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.

### DELTA DENTAL

With Delta Dental, you get comprehensive coverage designed to keep your smile healthy and your costs low.

The plan covers preventive care at 100%, so routine exams, cleanings, and X-rays are included with no waiting period or deductible.

Individual Deductible ($25): Each covered individual pays the first $25 of eligible dental expenses for services that apply to the deductible (excludes preventive treatment). After you meet this amount, the plan starts paying its share for those services.

Family Deductible ($75): If you have family coverage, the most your family will pay toward deductibles in a plan year is $75 total. Once three family members each meet their $25 deductible (or any combination totaling $75), no other family members have to pay a deductible for the rest of the year.

For basic services—like fillings and simple extractions, you'll typically pay only a small portion, as these are covered at 90% when you use in-network providers.

After the $25 deductible, major services such as crowns, bridges, and dentures are covered 60%.

The plan includes a calendar year annual maximum benefit, of $3,000 per person, and preventive care doesn't count toward that limit.

If you or your dependents need orthodontic treatment, you're covered at 50% up to a lifetime maximum of $2,500, with a one-time deductible.

You'll save the most by choosing dentists in Delta Dental's PPO or Premier networks, but you can still use out-of-network providers at reduced benefits. Plus, you have access to online tools to estimate costs, track claims, and find providers.

## UNCOMPROMISING QUALITY

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

# FLEXIBLE SPENDING ACCOUNT (FSA)

## 2026 Health Care FSA and Dependent Care FSA

**HealthEquity** administers our Section 125 Flex Plans. 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 FSA: $3,300 max
- Dependent Care FSA: $5,000 max

**Important:** Re-enrollment is not automatic! To participate in this program enrollment needs to be completed annually. Enrollment will be done during the online Open Enrollment session, or following a qualified life event.

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 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, 2027 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.
- 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.
- Employees who are enrolled in the HSA are not eligible to participate in the Health Care FSA.

### 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 the first two paychecks of each month—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.

### HEALTH CARE 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 FSA (DCFSA) W/ TCCA SUBSIDY

This account allows you to use pre-tax dollars for qualified dependent care expenses. The annual maximum contribution to a DCFSA is $5,000 per household (or $2,500 if married and filing separately), as set by the IRS. TCCA contributes $2,500 to your DCFSA in semi-monthly installments, prorated for mid-year enrollees. Employees must contribute at least $1,000 annually, and the combined total of employee and employer contributions cannot exceed the IRS maximum.

### ELIGIBLE EXPENSES

If you elect to contribute to the DCFSA, 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.

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

### EMPLOYER CONTRIBUTIONS

Tillamook adds money to your HSA, and you can also add your own pre-tax contributions (up to IRS limits). To get Tillamook's contribution, you must enroll in the HSA—even if you choose $0 for your own contribution. If you don't enroll, you won't receive the company contribution.

Company contributions are based on your enrollment, and are made biweekly (24):

- Employee Only: $31.25 ($750 annual)
- Employee/Spouse: $62.50  ($1,500 annual)
- Employee/Child(ren): $62.50 ($1,500 annual)
- Employee/Family: $62.50 ($1,500 annual)

You don't have to contribute your own money to get Tillamook's HSA contribution.

If you want to save more, you can add pre-tax payroll contributions—up to IRS limits. For 2026, the total annual contribution (including Tillamook's part) can't exceed:

- $4,400 if you're enrolled as Employee Only
- $8,750 if you're enrolled with one or more dependents

If you're age 55 or older, you can also make an extra $1,000 catch-up contribution each year.

## 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

## Company Provided Coverage

### UNUM LIFE/DISABILITY

TCCA provides employer-funded Basic Life Insurance and Accidental Death and Dismemberment (AD&D) coverage through UNUM to all non union, benefit-eligible employees. The coverage amount is equal to 1.5 times your annual base earnings, up to a maximum of $300,000, unless otherwise specified.

This plan pays your designated beneficiary a benefit in the event of your death from any cause. In addition, the AD&D portion provides an extra benefit if your death is the result of an accident or if you experience a qualifying accidental injury, such as the loss of a limb, sight, hearing, or speech.
You can update your beneficiary designation at any time during the year by accessing MyBenefits.

### SHORT TERM DISABILITY (STD)

TCCA provides Short-Term Disability (STD) coverage through UNUM, offering a benefit equal to 67% of your base weekly income if you are unable to work due to a covered illness or injury. There is a seven-day waiting period for illnesses before benefits begin, while accidents have no waiting period. Benefits are payable for up to 25 weeks for illness and 26 weeks for an accident. During the first 12 months of coverage, pre-existing condition exclusions may apply, and coordination of benefits rules will apply if you are on state or company-paid leave.

To access the benefit, you must file a claim, which is subject to approval by UNUM. Please note that any benefits paid under this plan are considered taxable income.

### LONG TERM DISABILITY (LTD)

TCCA provides Long-Term Disability (LTD) coverage through UNUM, which offers a benefit equal to 50% of your base monthly income, up to a maximum of $10,000. There is a 180-day elimination period before benefits begin, and payments can continue up to age 65 if you remain eligible. During the first 12 months of coverage, pre-existing condition exclusions may apply.

To access the benefit, you must file a claim, which is subject to approval by UNUM. Benefit-eligible employees pay tax only on the monthly premium cost of this benefit, which means that any benefits paid to you under this plan are tax-free.

## 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

## Voluntary Life & AD&D Insurance

You have the option to purchase additional voluntary life insurance coverage for yourself and your family members. You can elect coverage in increments of $10,000 up to a maximum of $500,000, not to exceed 5 times your annual base earnings. Spouses or domestic partners can be covered in increments of $5,000 up to $500,000. Coverage for dependent children is available in increments of $2,000 up to $20,000. Dependent coverage cannot exceed the employee's elected amount. Please note that age reductions apply beginning at age 70.

During your initial eligibility period, you can enroll in voluntary life coverage without answering medical questions—up to $180,000 for yourself, $30,000 for your spouse or domestic partner, and $20,000 for your children. If you wish to apply for coverage above these guaranteed amounts, you will need to complete an Evidence of Insurability (EOI) questionnaire with UNUM.

| EMPLOYEE MONTHLY RATE (BASED ON EMPLOYEE AGE) | | SPOUSE/DP MONTHLY RATE (BASED ON SPOUSE AGE) | CHILD MONTHLY RATE (CHILDREN UP TO AGE 26) |
|---|---|---|---|
| **Age** | **Cost per $10,000 of Coverage** | **Cost per $5,000 of Coverage** | **$.40 per $2,000 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 $ | ÷ 2 (biweekly) = $________ |
| Spouse/Domestic Partner | $________,000 | ÷ $5,000 = $________ | x $ | ÷ 2 (biweekly) = $________ |
| Child/children | $________,000 | ÷ $2,000 = $________ | x $ | ÷ 2 (biweekly) = $________ |

## Voluntary Accidental Death and Dismemberment (AD&D)

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** | **Monthly Rate** | **Biweekly (24)** |
| Employee | per $10,000 | $0.45 | ÷ 2 |
| Spouse/DP | per $5,000 | $0.27 | ÷ 2 |
| Child | per $2,000 | $0.11 | ÷ 2 |

# 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 you and your family. 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.

| BIWEEKLY (24) PREMIUM | |
|---|---|
| Employee | $4.72 |
| Employee + Spouse/DP | $8.28 |
| Employee + Child | $11.77 |
| Family (EE, SP, DP, CH) | $15.32 |

## 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 you to use however you 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 you 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.

| BIWEEKLY (24) PREMIUM | |
|---|---|
| Employee | $7.33 |
| Employee + Spouse/DP | $16.26 |
| Employee + Child | $10.80 |
| Family (EE, SP, DP, CH) | $19.73 |


## UNCOMPROMISING QUALITY

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

# Critical Illness

Pays a lump sum benefit based on a critical diagnosis. Premium rates are based on the employee's age.

### 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.

### 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%)

unum®

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

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

**EMPLOYEE CRITICAL ILLNESS**
Biweekly (24) Employee/Employee + Child Rates

| Employee Age | $10,000 | $20,000 | $30,000 |
|---|---|---|---|
| <25 | $2.16 | $2.76 | $3.36 |
| 25–29 | $2.46 | $3.36 | $4.26 |
| 30–34 | $2.96 | $4.36 | $5.76 |
| 35–39 | $3.66 | $5.76 | $7.86 |
| 40–44 | $4.76 | $7.96 | $11.16 |
| 45–49 | $6.51 | $11.46 | $16.41 |
| 50–54 | $9.16 | $16.76 | $24.36 |
| 55–59 | $12.56 | $23.56 | $34.56 |
| 60–64 | $17.86 | $34.16 | $50.46 |
| 65–69 | $25.76 | $49.96 | $74.16 |
| 70–74 | $38.26 | $74.96 | $111.66 |
| 75–79 | $53.41 | $105.26 | $157.11 |
| 80–84 | $73.96 | $146.36 | $218.76 |
| 85+ | $116.61 | $231.66 | $346.71 |

**SPOUSE/DP CRITICAL ILLNESS**
Biweekly (24) Spouse/DP Rates, 50% of EE Amount

| Employee Age | $5,000 | $10,000 | $15,000 |
|---|---|---|---|
| <25 | $1.86 | $2.16 | $2.46 |
| 25–29 | $2.01 | $2.46 | $2.91 |
| 30–34 | $2.26 | $2.96 | $3.66 |
| 35–39 | $2.61 | $3.66 | $4.71 |
| 40–44 | $3.16 | $4.76 | $6.36 |
| 45–49 | $4.03 | $6.51 | $8.98 |
| 50–54 | $5.36 | $9.16 | $12.96 |
| 55–59 | $7.06 | $12.56 | $18.06 |
| 60–64 | $9.71 | $17.86 | $26.01 |
| 65–69 | $13.66 | $25.76 | $37.86 |
| 70–74 | $19.91 | $38.26 | $56.61 |
| 75–79 | $27.48 | $53.41 | $79.33 |
| 80–84 | $37.76 | $73.96 | $110.16 |
| 85+ | $59.08 | $116.61 | $174.12 |

# VOLUNTARY BENEFITS

## Legal Shield

Provides legal advice and consultations. Dedicated Law Firm Direct access, no call center. Enrollment in these plans is always open, and changes to your coverage can be made at any time.

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

- 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

**LIVE WELL**

- 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 (Bi-weekly, 24) | EMPLOYEE + FAMILY (Bi-weekly, 24) |
|---|---|---|
| LegalShield | $11.98 | $11.98 |
| IDShield | $4.48 | $9.48 |
| Combined | $16.45 | $19.45 |

### 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.

Note: Rates differ in MA, NV, NY and AK.

# VOLUNTARY BENEFITS

## Nationwide Pet Insurance

Nationwide® Pet Insurance helps you manage veterinary expenses so you can give your pets the care they deserve—without the stress of unexpected costs.

Coverage can include accidents, illnesses, and even routine preventive care, depending on the plan you choose.

**How it works:**

Premiums are paid conveniently through after-tax payroll deductions (26 pay periods per year).

To get started, request a personalized quote through UNUM. Once enrolled, Tillamook will automatically deduct your pet insurance premium from each paycheck.

Protect your furry family members and enjoy peace of mind knowing help is there when you need it most.

### 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

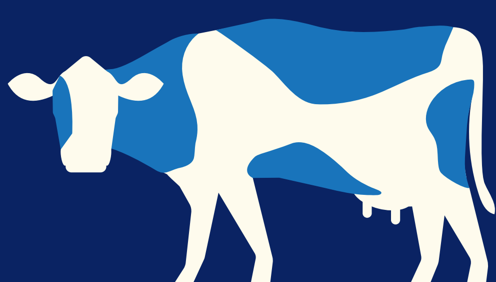
### ADDITIONAL HIGHLIGHTS

- 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:

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.



## GOOD STEWARDS

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

# RETIREMENT BENEFITS

TCCA and The Standard have established 401(k) plans for eligible employees to help provide 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! Be sure to assign a beneficiary to your retirement plan. Log into your account at standard.com to assign or make changes to your beneficiary designation at any time. 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. Permissionless 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 you 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 ten $3,000 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.

## 529 College Savings Plans

Many states offer a 529 plan—an investment account you can use for education expenses such as tuition, fees, books, room and board, supplies, and even student loans and interest. You can set up this account for yourself, your spouse, children, or even a friend! You can contribute through payroll via direct deposit once your account is set up and take advantage of tax-free growth, tax-free withdrawals, and potential state income tax deductions.

Check with **Human Investing** to see if there's a benefit available in your state.

# GYM/FITNESS

# INCENTFIT PROGRAM (NU/U)

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

## IncentFit

You are eligible for the fitness incentive benefit reimbursement program through IncentFit of up to **$420** annually.

To use the benefit, download the free IncentFit app to your mobile device or visit the IncentFit website at www.incentfit.com to submit receipts for eligible expenses. You are automatically enrolled in the program with your @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 your name as the purchaser. 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 on "E" at the beginning (ex: E1234)**
4. **Complete the simple registration to set up your account.**

**Please note:** Your default email address is your company email ending in @tillamook.com. If you don't have access to your company email, please contact benefits@tillamook.com, and we'll help you get set up.

IncentFit's 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 (DISC, 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!

# STEWARDSHIP BENEFITS

SUPPORTING

## Tillamook CARES

OUR COMMUNITY

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 vacation.

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!

## Tillamook® GIVING

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**.

Find the Tillamook Giving 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 donations@tillamook.com for assistance).

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

# PAID TIME OFF BENEFITS

**Our paid time off benefits are comprised of three programs: Vacation, Paid Holidays and Sick Pay. The following pages outline each program.**

# VACATION

Unless otherwise stated, you will earn 56 hours of vacation during your first year of employment and 96 hours during your second year, with increases over time up to a maximum of 200 hours. Vacation is accrued based on the first 1,500 hours worked each anniversary year, which runs from your hire date to the same date the following year.

You can use your vacation as soon as it is accrued, and it will automatically carry over up to the maximum cap. Additionally, you can cash out your vacation once per anniversary period, provided the cash-out doesn't result in a remaining balance of less than 40 hours. In the event of separation of employment, any remaining vacation balance will be paid out.

| 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 | 192 |
| 6–10 | 15 | 120 | 0.0800 | 240 |
| 11–18 | 20 | 160 | 0.1067 | 320 |
| 19+ | 25 | 200 | 0.1333 | 400 |

*Based on your role when hired, you may be eligible earn Vacation at a higher accrual rate sooner.

# PAID HOLIDAYS

TCCA observes company holidays and provides two additional employee-scheduled days off each year. For departments that follow a standard Monday–Friday schedule, holidays that fall on a Saturday will be observed on the preceding Friday, while holidays that fall 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 (10+1) | |
|---|---|
| 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* | |

## 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 Vacation. 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.

## *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. You 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.

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

## 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 Vacation.

# SICK PAY

As a full time employee, you will receive 40 hours of paid sick leave per year, which must be taken in 1-hour increments to use for the following reasons:

- Your health condition: illness, injury, health condition, or need to visit a physician
- Family member's health condition

To use your sick leave, call the Attendance Hotline to report your absence. Once reported, your manager will be notified of your absence, and will ensure your timecard is updated accordingly. Starting January 1st each year, 40 hours will be added to your sick leave balance. For new hires, the initial balance will be front-loaded on a pro-rata basis and can be used after 90 days of employment.

At the end of each calendar year, any unused sick leave will roll over and be available for use in the following year, up to an annual maximum balance of 80 hours.

## 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) |

To see if you qualify for additional state 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

If you believe your absence may qualify for a Federal or State leave or any other leave, please scan, call or email the LOA team:

**Phone:** (503) 815-6761

**Fax:** (978) 367-9112

**Email:** LOA@Tillamook.com

**Scan:**

# SUPPORTLINC

## 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 Tillamook, 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.

## Tillamook Recognition

Tillamook Recognition via **Bonusly**: Any employee can give recognition to a coworker for going above & beyond, supporting our **Shared Values** or just wanting to recognize a job well done. Some recognition will have points that can be saved up to redeem for prizes like gift cards, yum bucks and special branded items. Please visit the front desk or contact a member of your P&C team for additional information on these special items. Yum Bucks will be handed out by front desk employees unless you are remote then these will be mailed to you.

## Employee Birthdays

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

## 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.


## 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 recipient 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.

## Baby Blankets

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

## Honoring our Veterans

We deeply value the dedication and sacrifice of those who have served our country. To show our appreciation, veterans receive Veterans Day off with pay, giving you time to reflect, celebrate, or spend with loved ones. In addition, we provide a special Tillamook-branded gift as a token of gratitude for your service. We're proud to honor you and thank you for the incredible impact you've made—both in our nation and in our Tillamook family.

# EMPLOYEE PERKS

## Working Advantage (NEW)

As a Tillamook employee, you have access to Working Advantage, a free program offering thousands of exclusive discounts on products, services, and experiences you love:

- Travel: Hotels, flights, rental cars, cruises
- Entertainment: Theme parks, concerts, sporting events
- Everyday Savings: Electronics, apparel, dining, and more

Extra Perks: Earn FunLife Rewards points on purchases like hotels and attractions, then redeem for even more savings.

There's no cost to join, and you can even purchase for family and friends.

Visit workingadvantage.com and use your @tillamook.com email or the Company Code: TIILAMOOK to register.

## 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.

## 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.

## Local Discounts - Decatur

Decatur Indoor Sports Center (DISC)

Receive a 20% discount off their full-facility annual individual membership. Present your Tillamook employee badge at their 1295 W. Wood location to register.

Reminder: Fitness center fees are eligible expenses for your IncentFit benefit.

## 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!

## 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 | | |
|---|---|---|
| Tillamook Benefits Team | (503) 354-3100 | benefits@tillamook.com |
| LOA Hotline | (503) 815-6761 | LOA@tillamook.com |
| **MEDICAL & RX** | | |
| Regence BlueCross/BlueShield of Oregon | (866) 240-9580 ▲ | www.regence.com |
| **DENTAL** | | |
| Delta Dental (through Moda) | (888) 217-2365 ▲ | www.deltadentalOR.com |
| **VISION** | | |
| Moda Vision | (877) 605-3229 ▲ | www.modahealth.com |
| VSP | (800) 877-7195 ▲ | www.vsp.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 |
| **QUIT FOR LIFE TOBACCO CESSATION PROGRAM** | | |
| Quit For Life | (800) 784-8669 ▲ | 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 | 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 **MyBenefits**.

**Enrollment is required within 31 days of eligibility, or you can enroll or make a change within 31 days of a life event.**

### How to Access MyBenefits

**From a TCCA Work Computer**

- Open the Microsoft Edge browser
- Go to the TCCA Favorites Folder
- Click on MyBenefits

**From a Personal Computer or Mobile Device**

- Visit **TillamookBenefits.com** or use the QR code:
- Log in using your TCCA system username and password

Access is available through Single Sign-On (SSO), so no additional login credentials are needed beyond your TCCA account.

### Please follow these instructions to enroll or make a change:

1. If you have a pending event—such as a new hire enrollment or Open Enrollment—it will automatically appear in your Enrollment Event when you log in. Just follow the prompts to complete your selections.
2. To modify your benefits, pick the applicable change reason and proceed through the steps.
3. First time in **MyBenefits**? You'll be prompted to add or update your beneficiary designations.
4. When you add a dependent, you'll need to upload proof of dependent eligibility during the enrollment session. If you don't have those documents ready, don't worry—you'll have up to 31 days to provide them.
5. Once you're done, you'll see your benefit confirmation page.

### Enrollment Changes:

**All benefit changes are done in MyBenefits.**

**Open Enrollment:** TCCA's Open Enrollment typically occurs in late October or early November, with changes effective January 1. During this time, you can add dependents and update your coverage elections.

**Life Events:** If you experience a qualifying life event during the year—such as marriage, divorce, birth or adoption of a child, a change in domestic partner status, or your spouse/domestic partner gaining or losing coverage—you may be eligible to make changes outside of Open Enrollment. You must notify People & Culture within 31 days of the event to make changes. Missing this deadline means you'll need to wait until the next Open Enrollment.

**Important:** In cases of divorce or loss of domestic partner status, those dependents become ineligible and must be removed from coverage.

**Adding dependents?** You'll need to provide proof of relationship. Upload acceptable documents (listed on MyBenefits and the Well-Being page) during enrollment—dependents can't be added without it.

**Cover a spouse or domestic partner?** Update your elections within 31 days of any status change that impacts the spousal surcharge.

**Other Changes:** Some benefits can be dropped mid-year without a life event. Contact the Benefit Team for 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!



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